DOCUMENT RESUME

ED 321 720 HE 023 752

TITLE	Undergraduate College Financing in New York State. A Report of the New York State Augmentation of the 1987 National Postsecondary Student Aid Survey.
INSTITUTION	New York State Education Dept., Albany. Bureau of Postsecondary Research and Information Systems.
PUB DATE	90
NOTE	114p.; For an executive summary, see HE 023 751.
PUB TYPE	Statistical Data (110) -- Reports - Research/Technical (143)
EDRS PRICE	MF01/PC05 Plus Postage.
DESCRIPTORS	Access to Education; College Choice; Grants; Higher Education; Parent Financial Contribution; *Paying for College; *Postsecondary Education; State Surveys; *Student Costs; Student Employment; *Student Financial Aid; Student Loan Programs; Undergraduate Study
IDENTIFIERS	*New York

ABSTRACT

The report presents findings of a 1987 survey of 8,062 postsecondary students designed to determine how New York State students and their families finance postsecondary education costs. Among major findings are the following: college costs among full-time undergraduates averaged $6,530; 64% of all undergraduates received some financial aid (compared to 47% nationally); students from middle income families were more likely to borrow than were students from either lower or higher income families; parents covered a large portion of all college expenses; approximately 75% of high school graduates attended a postsecondary institution soon after graduation in the state. An introductory chapter describes the survey and sample. Chapter II looks at the New York postsecondary environment with sections on enrollment patterns, family income, and attendance patterns. Chapter III looks at undergraduate education expenses and concludes that, although college costs rose faster than other costs, few students actually paid the full costs. Chapter IV reviews undergraduate financial aid including the student financial aid sector and financial aid by family income and related student characteristics. The last chapter focuses on how students and families finance college cost, including sections that discuss where the money comes from, family income, gender, race/ethnicity, parental savings, and student employment. (DB)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

HE

ED321720

UNDERGRADUATE COLLEGE FINANCING IN NEW YORK STATE

A Report of the New York State Augmentation of the 1987 National Postsecondary Student Aid Survey

HE 023 752

NEW YORK
THE STATE OF LEARNING

The University of the State of New York
The State Education Department
Bureau of Postsecondary Research and Information Systems
Albany, New York

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY
NYS ED DEPT

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

[redacted]

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☑ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality

- Points of view or opinions stated in this document do not necessarily represent official OERI position or policy

BEST COPY AVAILABLE

NEW YORK
THE STATE OF LEARNING

THE STATE EDUCATION DEPARTMENT / THE UNIVERSITY OF THE STATE OF NEW YORK / ALBANY, N.Y. 12230

DEPUTY COMMISSIONER FOR HIGHER AND CONTINUING EDUCATION

No. 90-15

MEMORANDUM TO CHIEF EXECUTIVE OFFICERS OF POSTSECONDARY INSTITUTIONS IN NEW YORK STATE

Subject: Undergraduate College Financing in New York State

Over the past decade college costs have continued to increase while federal support for student financial aid has waned. These general trends have raised public concern about whether students from lower and middle income families are able to afford the costs of a college education.

In the fall of 1986, the National Center for Educational Statistics conducted a national survey of over sixty thousand students enrolled in both degree and non-degree-granting postsecondary institutions, the National Postsecondary Student Aid Study (NPSAS). The purpose of the Study was to collect information on how students and families finance the cost of their postsecondary education. New York State augmented the Center's New York State sample to study how New York State students and families finance these costs. Information on over 8,000 postsecondary students enrolled in both degree- and non-degree-granting institutions was obtained from students, parents, and institutional financial aid office records. This report analyzes this information for undergraduate postsecondary students.

In contrast to widely publicized newspaper accounts of college costs of $20,000 or more, the average total cost of attendance for full-time undergraduates in New York State in 1986-87 was $6,500. Only ten percent of the students reported total costs which exceeded $13,000. Over 70 percent of full-time undergraduates received some form of financial aid (grants, loans, etc.), and the average annual contribution from the parents of these students was $3,000. Some 65 percent of all full-time undergraduates received grant awards. The average award was about $2,800.

One of the major goals of student financial aid has been to remove financial barriers to higher education. The NPSAS study shows that financial aid in New York State has gone a long way toward achieving that goal. Ninety-four percent of dependent students from families with incomes under $11,000 received grant aid in 1986-87 compared to about 80 percent within the nation as a whole. In keeping with the objectives and design of such grant programs as TAP and Pell, the NPSAS study reveals that as family income increases the percentage of students receiving grant aid decreases. The average amount of grant aid is also related to family income with students from lower income families receiving larger grant aid awards than students from higher income families. New York students from families with gross incomes under $11,000 received, on average, almost $4,000 in grant aid in 1986-87. The national average for students from families with incomes under $11,000 was about $2,600. Correspondingly, parental contributions increase as family income increases, with lower income New York State families (under $11,000) contributing about $800 toward their children's postsecondary education, compared to $8,000 for students from families with income over $50,000.

Student contributions varied on average between $400 and $1000 depending upon their families' income, with students from higher income families contributing more than students from lower income families. The overwhelming number of full-time undergraduate students, 87 percent, worked at some time during the year; 71 percent worked during the academic year. A substantial percentage of these students reported working more than twenty hours per week during the academic term.

Although almost 70 percent of parents indicated that they derived at least part of their contribution from savings, the median value of reported liquid assets (savings, checking accounts, etc.) was only $3,800.

One way to assess the adequacy of available financial aid is to compare what financial aid officers indicate a family at a particular income level should be expected to pay (using a standardized methodology) to what families actually reported contributing. The NPSAS study results indicate that, except for families with incomes over $50,000, parents and students contributed between $300 and $700 more than standard financial aid analysis indicated they should be expected to contribute. Families with incomes over $50,000 reported contributing about $1,700 more than the financial aid office "expected" them to contribute.

There are a variety of ways to assess the equity of the way in which student financial aid is distributed. One way is to compare the percentage distribution of students by family income to the distribution of all grant aid by family income. In New York State students from families with incomes under $11,000 represented nine percent of all undergraduates while receiving 17 percent of all grant aid.

Are the families of New York's postsecondary students representative of the State's general population or do students come disproportionately from higher income families? The study compared the family income distribution of New York postsecondary students to the family income distribution within the Northeast (population information for New York State alone was not available). The study found that the family income distribution of New York's dependent undergraduates fairly closely resembled the family income distribution within the Northeast. For example, families with incomes between $11,000 and

$17,000 represented eight percent of families in the Northeast and ten percent of all of the families of dependent undergraduates.

Financial aid programs are designed to promote both access and choice. The study found that although students from families with incomes over $50,000 were more likely to enroll in independent colleges and universities, sizeable proportions of students from all family income levels attended independent sector institutions. Thus, New York's financial aid programs are promoting choice.

I hope you find this important study to be informative and useful.

Sincerely,

Donald J. Nolan

Donald J. Nolan

UNDERGRADUATE COLLEGE FINANCING IN NEW YORK STATE

A Report of the New York State Augmentation of the 1987 National Postsecondary Student Aid Survey

The University of the State of New York
The State Education Department
Bureau of Postsecondary Research and Information Systems
Albany, New York

Spring 1990

[illegible] 4

THE UNIVERSITY OF THE STATE OF NEW YORK

Regents of The University

MARTIN C. BARELL, *Chancellor,* B.A., I.A., LL.B	Muttontown
R. CARLOS CARBALLADA, *Vice Chancellor,* B.S.	Rochester
WILLARD A. GENRICH, LL.B	Buffalo
EMILYN I. GRIFFITH, A.B., J.D.	Rome
JORGE L. BATISTA, B.A., J.D	Bronx
LAURA BRADLEY CHODOS, B.A., M.A	Vischer Ferry
LOUISE P. MATTEONI, B.A., M.A., Ph.D	Bayside
J. EDWARD MEYER, B.A., LL.B	Chappaqua
FLOYD S. LINTON, A.B., M.A., M.P.A	Miller Place
MIMI LEVIN LIEBER, B.A., M.A	Manhattan
SHIRLEY C. BROWN, B.A., M.A., Ph.D	Albany
NORMA GLUCK, B.A., M.S.W	Manhattan
JAMES W. MCCABE, SR., A.B., M.A	Johnson City
ADELAIDE L. SANFORD, B.A., M.A., P.D	Hollis
WALTER COOPER, B.A., Ph.D	Rochester
GERALD J. LUSTIG, B.A., M.D	Staten Island

President of The University and Commissioner of Education
THOMAS SOBOL

Executive Deputy Commissioner of Education
THOMAS E. SHELDON

Deputy Commissioner for Higher and Continuing Education
DONALD J. NOLAN

Assistant Commissioner for Postsecondary Education Policy Analysis
BARBARA W. FLYNN

Chief, Bureau of Postsecondary Research & Information Systems
THOMAS J. MCCORD

The State Education Department does not discriminate on the basis of age, color, religion, creed, disability, marital status, veteran status, national origin, race, or sex in the educational programs and activities which it operates. Inquiries concerning this policy of equal opportunity and affirmative action should be referred to the Department's Affirmative Action Officer, Education Building, Albany, NY 12234. Phone (518)474-1265.

Table of Contents

Page

Chapter I: Introduction 1

Introduction 1
The Sample 2

Chapter II: The New York Postsecondary Environment 6

Introducation 6
Enrollment Patterns within New York State 6
Full-time Undergraduates 11
Family Income by Race/Ethnicity 15
Attendance by Sector 15
Attendance Patterns by Housing Status 20
Conclusion 20

Chapter III: Undergraduate Education Expenses 22

Conclusion 27

Comparison of Institution-Determined and Student-Reported Expenses: A Technical Note 28

Chapter IV: Undergraduate Financial Aid 33

Student Financial Aid Sector 33
Financial Aid by Family Income 38
Financial Aid by Related Student Characteristics 44
  Age 51
  Marital Status 51
  Dependency Status 51
  Race and Income 51
Conclusion 54

Chapter V: How Students and Families Finance College Cost 58

Where the Money Comes From: The Percentage of Students Using Family, Their Own and Financial Aid Resources 58
Family Income 62

Gender 62
Race/Ethnicity 62
Where the Money Comes From: The Average Amount
  From Each Source 63
Parental Savings 67
Student Employment 70
Conclusion 70

Appendix

CHAPTER I: INTRODUCTION

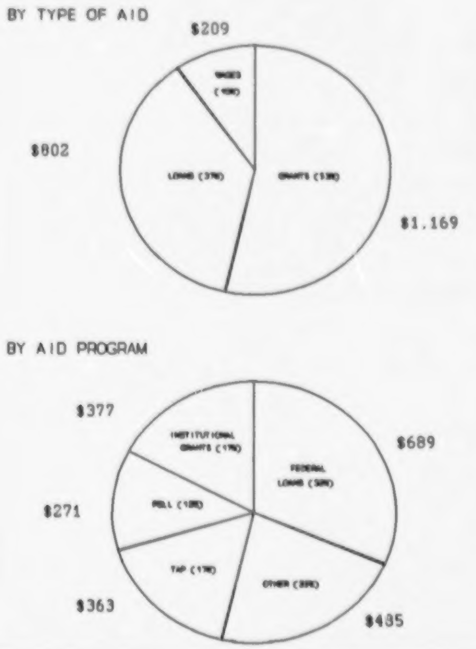
Introduction

Rising college costs have captured the nation's attention. Front-page newspaper articles carry stories of sharply rising college costs citing examples of total annual costs $20,000 and higher at some of the nation's most expensive private institutions. Worse still, according to these articles, is that continuation of recent inflationary spirals in college costs threatens to place a college education out of the reach of many American families. Cutbacks in federal financing of student financial aid programs during the 1980's have also gained the attention of journalists and therefore the public at large. The overall impression left by such articles is that a serious erosion in financial aid programs has occurred in recent years and that this, along with rising college costs, has substantially weakened the long-standing American policy of attempting to remove financial barriers to higher education.

The present study does not address the issue of rising college costs but it does address the issue of what a college education cost in 1986-87 and how students and their families financed that education. Despite the fact that over $24 billion in aid was awarded nationally in 1987-88 (The College Board, 1988) and over $2 billion was awarded in New York State in 1986-87 (Figure 1.1), information on how individuals finance a college education has been both limited and fragmented.

The financing of a college education is achieved through a complex mixture of family and student resources, along with aid from governmental, institutional and private sources. For example, information on the total amount of federal funding for student financial aid is readily available as is information on the number of recipients of the various types of federal student financial aid programs. While it has been possible to calculate how much the **average** recipient receives from **each** financial aid program, it has not been possible to determine how many students receive **multiple** sources of financial aid nor how much the average recipient receives from **all** financial aid sources. Therefore, it has not been possible to determine whether existing financial aid resources are adequate. Available information on student financial aid is restricted to discrete financial aid programs such as Pell Grants, the College Work Study program and the Guaranteed Student Loan (GSL) program.

Figure 1.1
Financial Aid in 1986-87
for New York State Students
Attending Degree-Granting Institutions
(in millions of dollars)



The lack of comprehensive information on student financial aid has left a number of basic questions on how families finance the cost of a college education unanswered. For example, how do families with different financial resources finance a college education? Do students from families with more limited financial resources receive more financial aid than students from families with greater financial resources? If so, how much more aid do they receive and from what sources? Even if such students receive more aid, how much of the cost is paid from their own resources and what percent of their income is required to fund the costs of a college education? What is the extent of their "financial burden" as compared to that of students from higher income families?

To address the need for comprehensive information on student financial aid which could assist policy makers, in 1985, the Center for Education Statistics (CES) within the U.S. Department of Education established the National Postsecondary Student Aid Survey (NPSAS). The overall purpose of this research effort was to identify and measure all sources of funds which are used by students and their families for the financing of a college education.

At the outset of this study, CES offered states the option of augmenting the national data collection effort so that statistically reliable state level information could be obtained by states which were interested in participating in the study. New York State was the only state to enter into an agreement with CES and its contractor, the Westat Corporation, for the purpose of augmenting the New York State NPSAS sample.

This report presents an analysis of the 1986-87 data collected through the New York State augmentation of the NPSAS study. After describing the general study of all students enrolled in postsecondary institutions within New York State, the report focuses upon full-time undergraduates. The report describes the sample of full-time undergraduates, the characteristics of those who received and did not receive financial aid, costs of attendance, sources of financing, and the net price of attendance (college costs minus financial aid).

The Sample

The general study is comprehensive, identifying all sources of aid and covering all types of postsecondary students, from undergraduate to first-professional and doctoral students, in both degree and non-degree granting institutions. Data were gathered from financial aid and other student records, from students themselves, and from parents, both to insure completeness of information and to verify information.

Table 1.1 on the following page presents a summary of the institutional and student samples by sector. Abstracts of student records from registrar and financial aid offices were obtained for 8,062 students at 137 New York State postsecondary institutions. Questionnaires were mailed to 6,837 students deemed eligible to be included in the survey phase of the study and responses were obtained for 5,517 students who were enrolled in the fall of 1986 across all sectors and levels of postsecondary education. The sample was stratified to be representative by institutional control (public, private, proprietary) and type (less than 2-year, 2-year, 4-year, 4-year and Ph.D.). Students were randomly selected within each of the 177 sampled institutions. Overall, the institutional response rate was 86 percent and the student response rate at responding institutions was 68 percent. The 5,517 responses represent an

Table 1.1
The Sample of New York State Institutions and Students by Institutional Category and Participation Status

Institutional categories	INSTITUTIONAL SAMPLE Sample	Partici-pating	Response Rate	STUDENT SAMPLE Sample	Responding	Response Rate
NYS, Total	160	137	85.6%	6,837	5,517	80.7%
NYS, Degree-Granting	111	103	92.8%	6,304	5,150	81.7%
SUNY						
Four-year or more Inst.	18	16	88.9%	907	780	86.0%
Two-year Inst.	10	9	90.0%	443	357	80.6%
CUNY						
Graduate only Inst.	1	1	100.0%	15	10	65.5%
Four-year or more Inst.	9	9	100.0%	542	379	69.9%
Two-year Inst.	3	3	100.0%	31	24	76.5%
Independent						
Graduate only Inst.	3	3	100.0%	92	84	90.9%
Four-year or more Inst.	49	45	91.8%	3,806	3,155	82.9%
Two-year Inst.	6	6	100.0%	171	132	77.1%
Degree Proprietary						
Four-year or more Inst.	1	1	100.0%	27	19	70.0%
Two-year Inst.	11	10	90.9%	270	210	77.9%
Non-Degree Institutions	49	34	69.4%	533	367	68.9%

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (09/89)

80 percent sample of postsecondary students in the sampled New York State institutions and approximately 55 percent of all students in the State. Student categories with fewer than 30 respondents are not considered reliable and are not included in the tables of this report.

To assess the validity and representativeness of the NPSAS sample, selected comparisons were made between the sample and New York student population characteristics drawn from the New York State Education Department's annual survey of higher education institutions (HEDS/HEGIS data collection system). These are shown in Table 1.2. The sample corresponds well to New York State student characteristics with regard to gender, race/ethnicity, age, attendance status, and enrollment by institutional sector and level (Table 1.2). Figure 1.2 shows that the NYPSAS data also closely correspond in terms of average state and federal financial aid awards. Appendix B

Table 1.2

Comparison of Higher Education Data System (HEDS) and NYPSAS Estimates of Demographic Characteristics of Undergraduates Enrolled at Degree-Granting Institutions in New York State in the Fall of 1986

Demographic characteristics	New York State Higher Education Data System (HEDS) (Universe)	NYPSAS (Sample)
Gender		
Male	44.3%	42.7%
Female	55.7%	57.3%
Race/Ethnicity		
American Indian	0.5%	0.4%
Asian American	3.8%	5.0%
Black, non-Hispanic	12.9%	13.5%
Hispanic	7.8%	8.0%
White	74.9%	73.1%
Age [1]		
24 years or younger	71.6%	72.4%
25-29 years	10.7%	8.2%
30 years or older	17.7%	19.4%
Attendance Status		
Full-time	67.9%	74.0%
Part-time	32.1%	26.0%
Sector of Enrollment		
SUNY	41.4%	40.6%
CUNY	20.0%	17.4%
Independent	35.1%	38.8%
Degree-Proprietary	3.5%	3.2%

[1] Higher Education Data System (HEDS) data on age based on survey in fall of 1985.

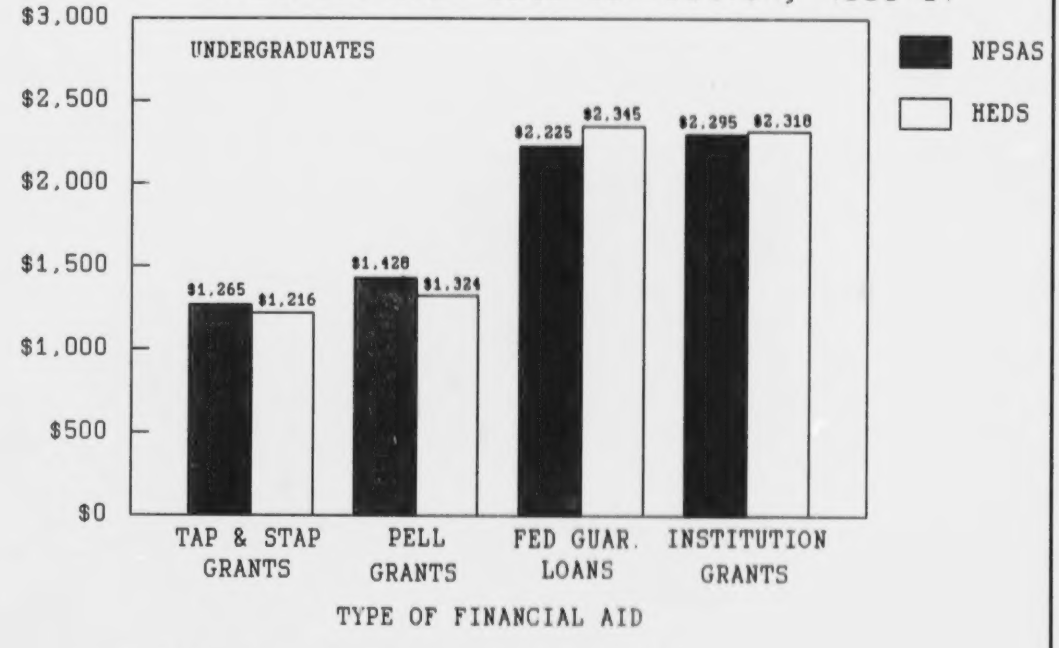
Note: Totals may not equal 100 percent due to rounding.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems. NYS Supplement of the 1987 National Postsecondary Student Aid Study (09/89)

provides a more detailed assessment of the sample.

To some degree enrollment and financial aid data reported from the NPSAS study can be expected to differ from other sources both because they are estimates from a sample and because they often represent a different student group from those reported by other sources. For example, data on fall degree-credit enrollments reported on the HEGIS forms were obtained at a slightly different point in time from that of the NPSAS data and include some students who were not eligible for inclusion in the NPSAS study, namely, degree-credit students taking only non-degree credit courses during the semester of the survey. Additionally, most financial aid reports include HEGIS data for all students receiving aid during the entire

Figure 1.2
Comparison of Average Financial Aid Award Estimates
Obtained from NPSAS and from Annual SED HEDS*
Institutional Data Collection, 1986-87



*Higher Education Data System

academic year rather than for only those students enrolled in the fall, as were sampled by NPSAS.

CHAPTER II: THE NEW YORK POSTSECONDARY ENVIRONMENT

Introduction

The amount of student financial aid awarded within a state depends upon both the characteristics of the student population and the nature of the postsecondary education system within that state. For example, the financial aid needs of students from families with lower incomes are generally greater than those of students from families with higher incomes. If a state or sector has, on average, more students from families with low incomes, the overall financial aid need within the state will be greater and, other things remaining equal, the total amount of need based or entitlement aid awarded will be greater than in states, areas, or sectors where the average family income is higher.

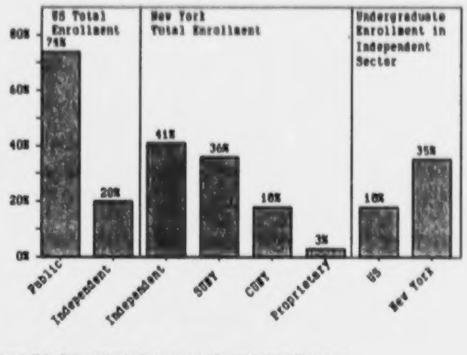
In addition, in determining financial aid awards, student financial aid programs typically take not only family resources into consideration, but also the cost of attending a particular institution. Generally, the more a college costs the greater is the financial "need" of the student, and, typically, the larger the financial aid award. Because New York State has a large independent sector relative to the rest of the country, and because the cost of attendance at independent institutions tends to be higher than at public institutions, it follows that the average amount of financial aid awarded in New York is unlikely to mirror averages within the rest of the country.

From the student's point of view, considerations in financing a college education involve not only identifying sources of financial resources but also making choices that alter either the total costs to be met or the resources available to meet costs. Thus students may choose to hold costs down by attending part-time, by attending lower cost institutions, or by living off-campus or with parents. They may also choose to work during the school year, especially if attending part-time. The enrollment and student housing patterns described in this chapter provide the national and New York State contexts for the information on specific groups of students described in later chapters.

Figure 2.1
NYS & National Enrollment Profiles, 1986-87
(Degree Credit)

	Undergraduate		Graduate		First-Professional	
	USA	NYS	USA	NYS	USA	NYS
		797,958		150,910		35,303
Public	77%	61%	63%	36%	33%	19%
Independent	18%	35%	37%	64%	67%	81%
Proprietary	5%	4%	--	--	--	--
	100%	100%	100%	100%	100%	100%

Sector Shares of Enrollment in NY and US
Total and Undergraduate Enrollment



Source: U.S. Undergraduate Financing of Postsecondary Education: A Report of the 1987 National Postsecondary Student Aid Study. National Center for Education - Strakter (Washington D.C., 1988)

Enrollment Patterns Within New York State

Enrollment increased substantially between 1970 and the present. In 1986-87 New York State enrolled over one million students of which 85 percent (974,806) were undergraduates. Undergraduate students

Table 2.1
New York State Higher Education Data System Total Degree Credit Enrollment in the Fall of 1986, by Sector and Level of Institution

Control and Level of Institution	Total Number of Students	Sector Shares of Total Enrollment (Degree Credit Enrollment Only)	Sector Shares of 4-Year or more Enrollment
State University of New York	365,272	38%	
4-Year or more	195,893	20%	27%
2-Year	169,379	17%	
City University of New York	182,643	19%	
4-Year or more	125,049	13%	18%
2-Year	57,594	6%	
Independent	398,206	41%	
4-Year or more	385,909	40%	54%
2-Year	12,297	1%	
Proprietary	28,158	3%	
4-Year or more	5,433	1%	1%
2-Year	22,725	2%	

Source: New York State Higher Education Data System (HEDS)

overwhelmingly (82 percent) enrolled in degree credit programs. Two-thirds of all undergraduates enrolled full-time, 74 percent of degree credit undergraduates and 78 percent of non-degree credit undergraduates.

The postsecondary education system in New York State differs in many respects from that in other states. One major difference is the large independent sector which exists within New York State. As Table 2.1 shows, 41 percent of New York's total enrollment is in the independent sector. Nationally about 20 percent of total enrollment is in the independent sector. At the undergraduate level New York's independent sector is about twice as large as the average in the rest of the nation, with 35 percent of degree credit undergraduate enrollment in the independent sector within New York compared to only 18 percent in the rest of the nation. The difference is even larger at the graduate level where nationally 63 percent attend public institutions compared to 36 percent in New York State (Figure 2.1).

New York also differs by having two large public sectors: the State University of New York and the City University of New York. These two public sectors enroll almost 550,000 students, which is about 57 percent of all degree credit enrollment within the State. New York's two public sectors also maintain a large enrollment in their two-year institutions: 226,973 or about 41 percent of SUNY's and CUNY's combined enrollment and about 23 percent of total enrollment within the State. The independent sector and

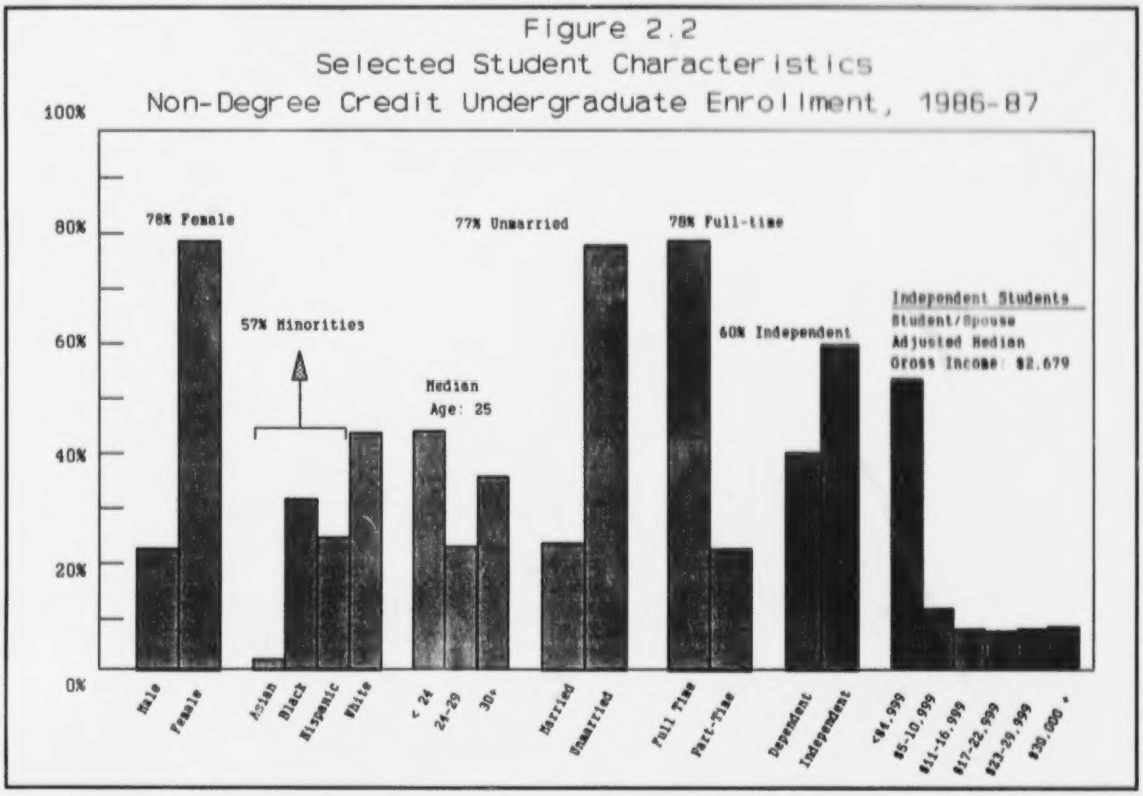


Figure 2.2
Selected Student Characteristics
Non-Degree Credit Undergraduate Enrollment, 1986-87

degree granting proprietary sector's combined two-year degree credit enrollment is only about 35,000 students.

New York has a diverse student population with substantial differences between the degree and non-degree student populations. Females, for example, make up 78 percent of the non-degree student population but only 57 percent of the degree credit student population (Figures 2.2, 2.3 and Table 2.2). A substantial proportion of New York's total student population is nonwhite (26 percent), with minorities representing the largest proportion of students in non-degree programs (57 percent) and 27 percent of the degree credit students.

A significant difference also exists between degree and non-degree credit undergraduate students with respect to dependency status and consequently the availability of parental resources to finance college. Seventy-one percent of the degree credit undergraduates reported themselves to be financially dependent compared to only 40 percent of the non-degree credit undergraduates. New York State also has a substantial "older" student population. While 70 percent of degree credit undergraduates are under 24 years of age, 57 percent of non-degree credit undergraduates were over 24 years of age.

The relevance of financial dependency status to the ability of individuals to finance

Table 2.2
Selected Characteristics of Full-Time and Part-Time Undergraduates Enrolled in a NYS Postsecondary Institution in the Fall of 1986.

Selected student characteristic	All Undergraduates	Dependent	Independent	Non-degree	Degree
Total [1]	974,806	505,905	292,053	176,848	797,958
Gender					
Male	44%	45%	35%	22%	43%
Female	56%	55%	65%	78%	57%
Race/ethnicity					
American Indian	0%	0%	1%	0%	0%
Asian American	5%	5%	4%	2%	5%
Black, non-Hispanic	12%	10%	24%	31%	14%
Hispanic	9%	8%	11%	24%	8%
White, non-Hispanic	74%	77%	60%	43%	73%
Age					
23 or younger	56%	92%	13%	43%	70%
24-29	20%	6%	25%	22%	11%
30 or older	24%	2%	62%	35%	19%
Marital status					
Married	20%	2%	42%	23%	14%
Not married [2]	80%	98%	58%	77%	86%
Attendance status					
Full-time	69%	86%	47%	78%	74%
Part-time	31%	14%	53%	22%	26%
Dependency status					
Dependent	63%	100%	0%	40%	71%
Independent	37%	0%	100%	60%	29%
Parent Income [3]		DEPENDENT UNDERGRADUATES			
<$11,000		9%		13%	9%
$11,000-16,999		10%		17%	10%
$17,000-22,999		12%		17%	12%
$23,000-29,999		14%		20%	14%
$30,000-49,999		28%		21%	28%
$50,000 +		26%		12%	26%
Student/Spouse Income [3]		INDEPENDENT UNDERGRADUATES			
< $4,999			37%	57%	31%
$5,000-10,999			11%	12%	11%
$11,000-16,999			11%	8%	11%
$17,000-22,999			12%	7%	13%
$23,000-29,999			10%	8%	10%
$30,000+			21%	9%	23%

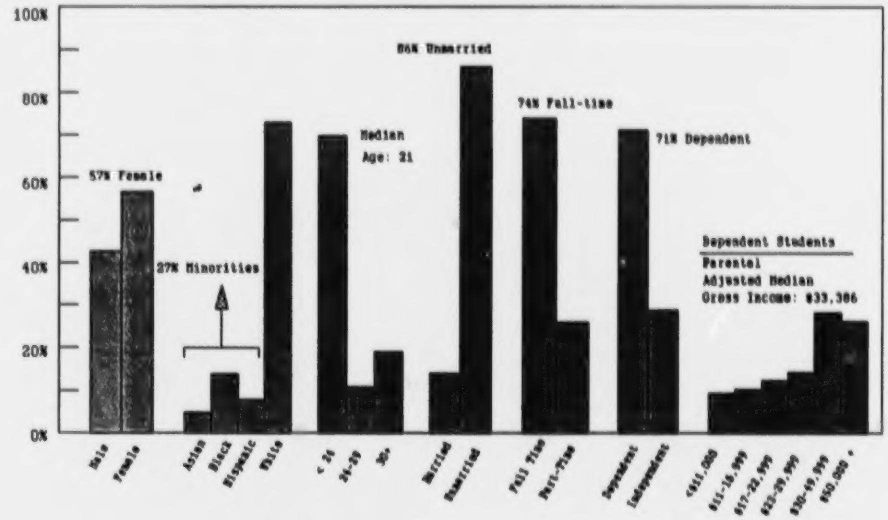
[1] Includes students whose level of education was unclassified or missing. Enrollment totals are from annual HEDS/HEGIS data collection. Percentages are from NYPSAS data.

[2] Includes students who were single, separated, divorced, or widowed.

[3] Student and spouse income for independent and non-degree students. Parent income for dependent students.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems. NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

Figure 2.3
Selected Student Characteristics
Degree Credit Undergraduate Enrollment, 1986-87



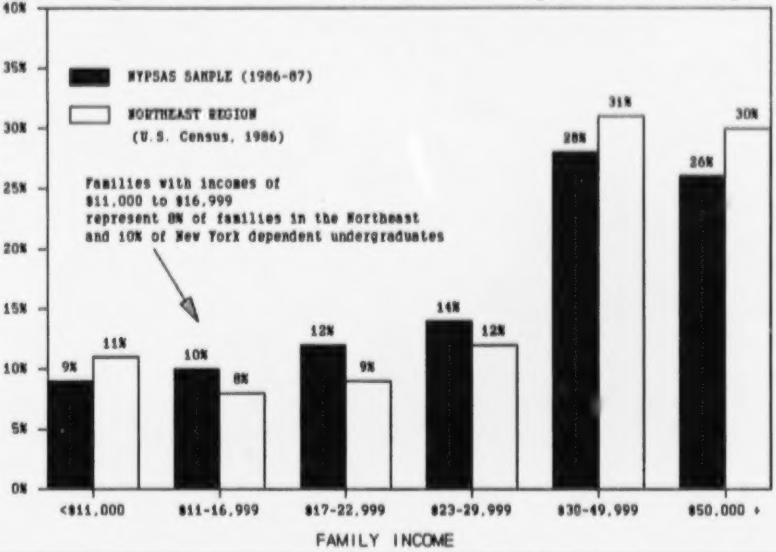
the cost of a postsecondary education is made clear in Table 2.2 and Figures 2.2 and 2.3. The median parental family income for dependent degree credit undergraduates was $33,386. Approximately 30 percent of the degree credit undergraduates reported an independent financial status and their median student and spouse adjusted gross income was $15,000.

A much larger percentage of the non-degree credit students reported an independent financial status (60 percent) and their median income was dramatically lower; $2,679. In fact, almost 60 percent of these students reported incomes of under $5,000. Recall that women and minorities make up a much larger percentage of the non-degree undergraduate population than of the degree credit undergraduates.

The distribution of parental and student/spouse income is as important an issue in financial aid as is the overall average (median) income of these students. Table 2.2 shows that New York has a large number of students in all parental income categories. While there is no question that there is a concentration of students from families with middle and upper incomes, there is also a fairly substantial number of students from families with lower incomes. Thirty percent of dependent non-degree undergraduates reported parental incomes of under $17,000 and almost 20 percent of the dependent degree-credit undergraduates reported similar parental incomes.

The issues of equity and access in postsecondary education involve the question of whether all who want and can benefit from a postsecondary education can obtain that education independent of their financial

Figure 2.4
Family Income of New York Dependent Undergraduates
And Family Income Within The Northeast
(Head of Household Between Ages 35 and 54)



status. Figure 2.4 addresses this issue by comparing the family income distributions of all families within the Northeast where the head of household was between ages 35 and 54 with the parental incomes of dependent undergraduates in the NYPSAS study. Information on family income comes from the U.S. Census Bureau Current Population Reports (Money Incomes of Households, Families, and Persons in the United States: 1986). Ideally, one would want to use the family income of only New York State residents, but unfortunately this information was not available. Thus, the information in Figure 2.4 provides us with a crude, but useful, comparison.

The figure indicates that the parental income distribution of New York State dependent undergraduates fairly closely resembles the family income distribution of families within the Northeast.

Full-time Undergraduates

Since the main body of this report focuses upon only full-time undergraduates, the remainder of this chapter describes that student population. New York State has the largest independent sector in the country and this is revealed in its full-time undergraduate enrollment as well as in its total enrollment. Forty-one percent of all full-time undergraduates are enrolled in the independent sector. When enrollment at only four-year institutions is examined this percentage rises to almost 50 percent (Figure 2.5). SUNY state operated campuses (four-year institutions) comprise 21 percent of the State's full-time undergraduate enrollment, while the City University four-year enrollment is half

Figure 2.5: NYS Distribution of Full-Time Undergraduates by Sector and Level of Attendance, 1986-87

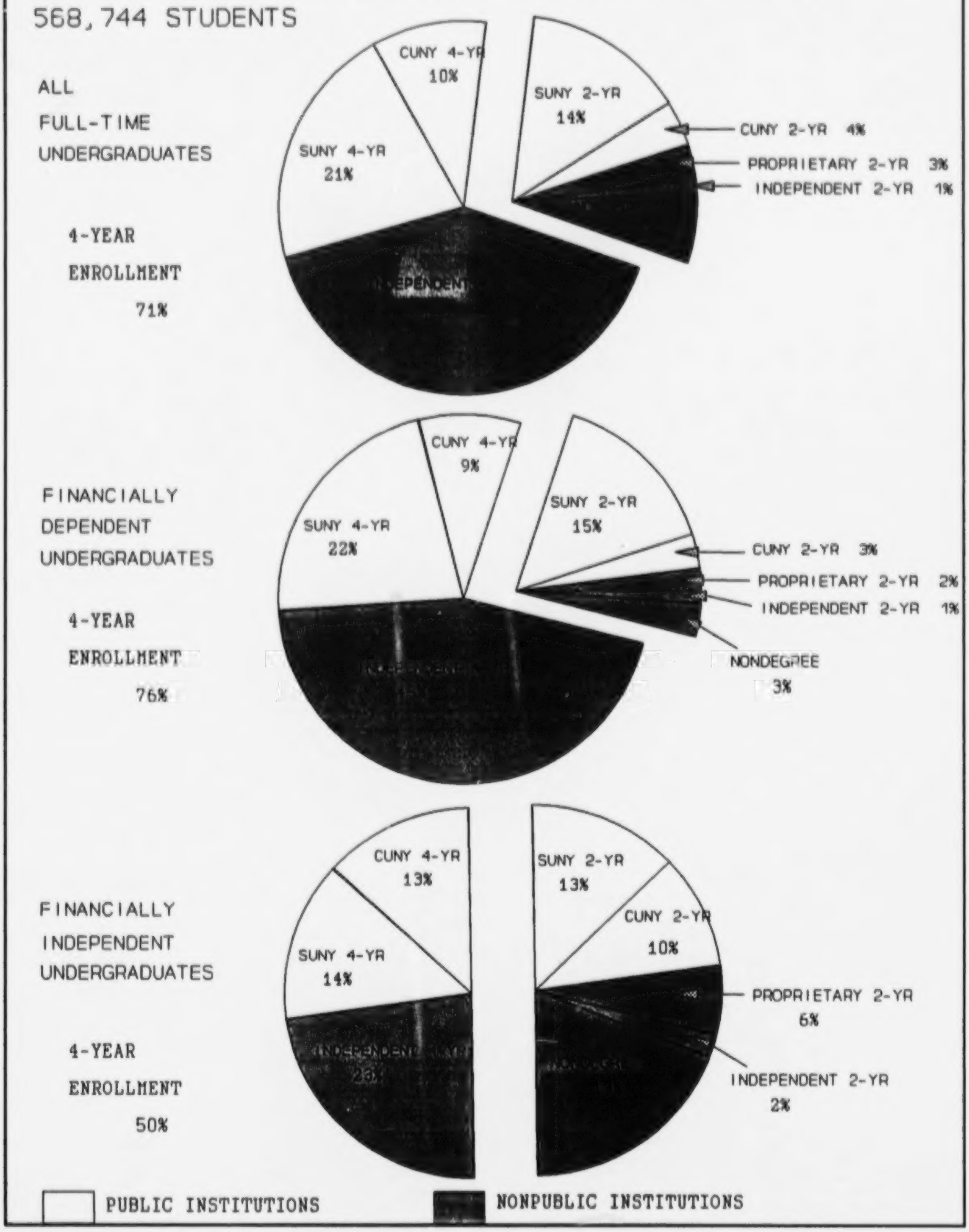
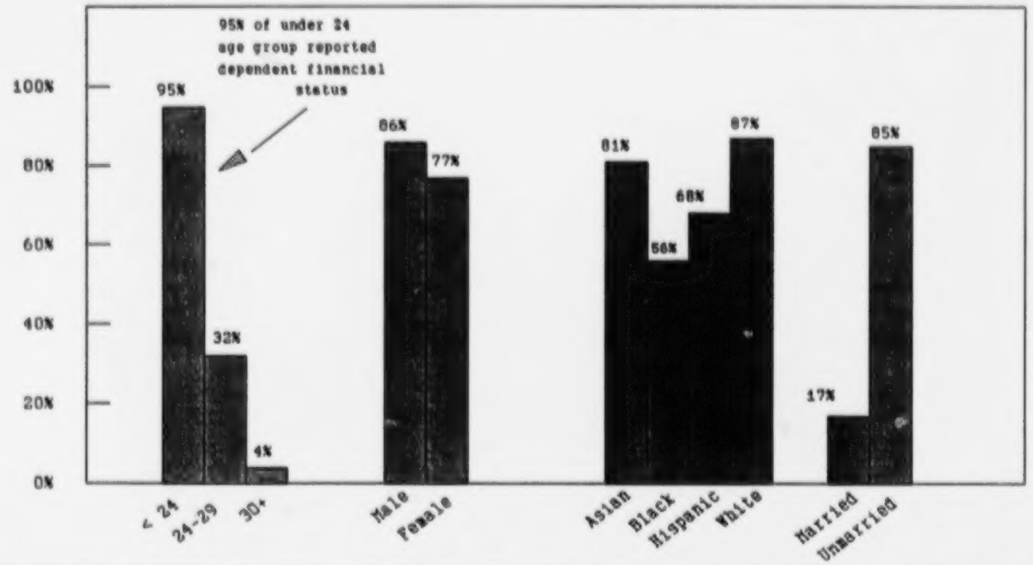


Figure 2.6
Financial Dependency Status
by Selected Student Characteristics, 1986-87



that of SUNY's, with 10 percent of total full-time undergraduate enrollment. Twenty-two percent of all degree credit full-time undergraduates enrolled at two-year institutions, with 14 percent enrolled at SUNY community colleges, 4 percent at CUNY community colleges and 4 percent at degree proprietary institutions.

Student financial dependency status is related to the income resources of the student and, therefore, to the need for financial aid. As one might expect, dependent students are overwhelmingly young and single, while independent students are older and married (Figure 2.6). Black and Hispanic undergraduates are less likely to report a financial dependent status than white and Asian undergraduates. Only 56 percent of black and 68 percent of Hispanic full-time undergraduates indicated a dependent financial status compared to 81 percent of Asian and 87 percent of white full-time undergraduates.

Figure 2.7 shows dependency status of full-time undergraduates by sector and level. Seventy-four percent of full-time undergraduates reported a dependent financial status. Dependent students clearly predominate at four-year and SUNY community college institutions with 70 to 83 percent reporting that financial status. The degree and non-degree proprietary sectors, by contrast, have a much lower percentage of their students reporting a dependent financial status with only 34 percent of the non-degree proprietary sector students reporting that status.

Figure 2.8 also shows the relationships between family income, student income and dependency status. The median parental income of all (full-time and part-time) dependent, full-time undergraduates was

Figure 2.7
Dependency Status of Full Time Undergraduates by Sector and Level, Fall 1986

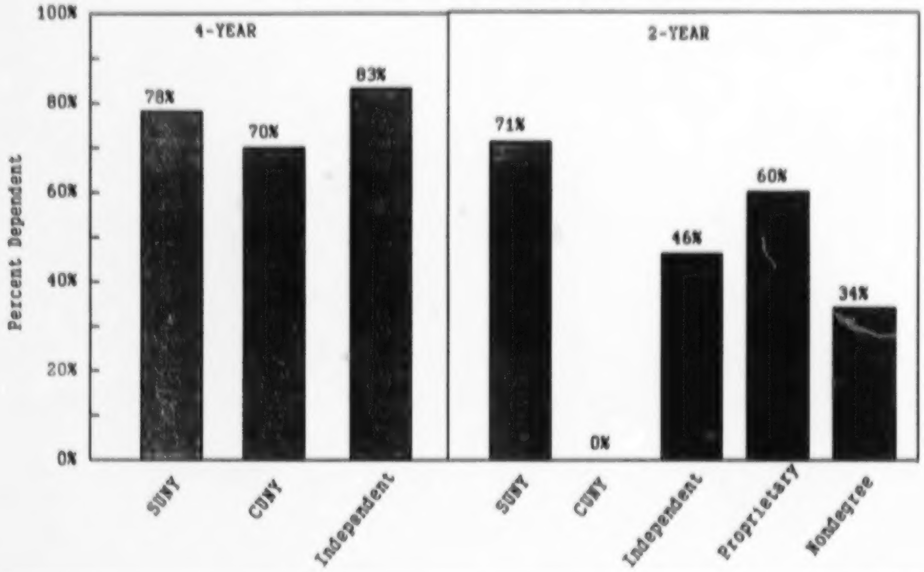
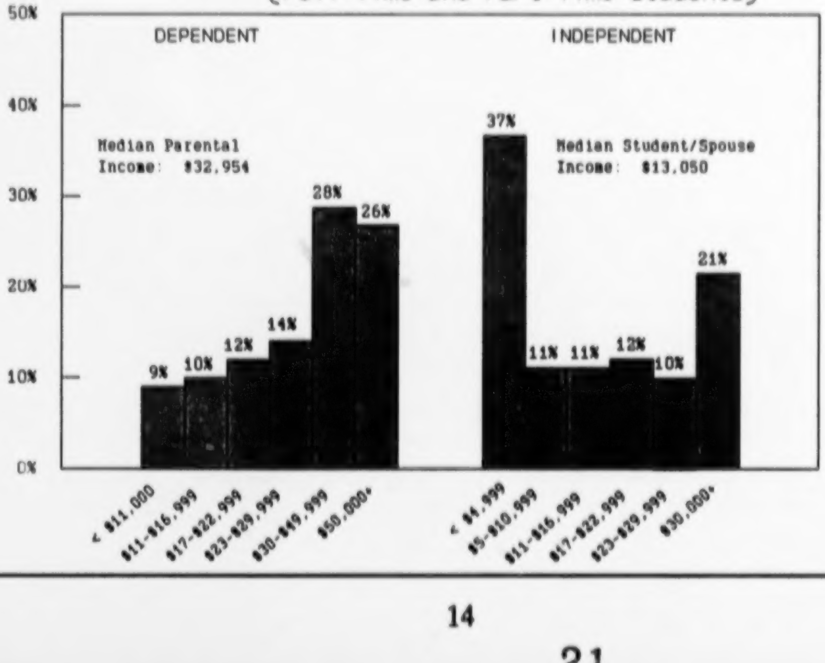


Figure 2.8
Parental Income and Student/Spouse Incomes of Financially Dependent and Independent Students, 1986-87
(Full-Time and Part-Time Students)



almost $33,000 while the student/spouse income for independent full-time undergraduates was only $13,000. Twenty-six percent of dependent students reported their parents' gross income as $50,000 or over and 54 percent reported their parents' income as $30,000 or greater. Interestingly, while independent students are, by definition, financially "independent" of their parents, the parental incomes of these students, as reported by the students, was substantially lower than the parental incomes of dependent students. Only 8 percent of independent students reported their parents' income as $50,000 or greater, while 33 percent reported that income as under $11,000. In terms of their own income (student's and spouse's), 37 percent reported their adjusted gross income to be under $5,000 and almost 50 percent reported it to be under $11,000.

Family Income by Race/Ethnicity

The distribution of parental income **within** racial/ethnic groups differs from the statewide distribution. The median parental family income of black, Hispanic and Asian full-time, dependent undergraduates is substantially lower than that for white students (Table 2.3 and Figure 2.9). The median parental family income of dependent white students was $39,000 compared to $20,763 for black, $19,760 for Hispanic and $21,700 for Asian students. Additionally, over one-third of black students reported family incomes below $17,000 as did 42 percent of Hispanic and 41 percent of Asian students. Only 11 percent of white, full-time, dependent undergraduates reported parental incomes of under $17,000.

Not only do the income distributions of students differ substantially by racial/ethnic group, but the differences become even more dramatic when viewed from a slightly different perspective. If one compares the percentage of all incomes by race to the percentage of students by race within a particular income category, the results are striking. For example, while white students comprise seventy-nine percent of all of New York State's full-time undergraduates, they represent about 90 percent of students with family incomes between $30,000 and $50,000. Correspondingly, while black and Hispanic students together represent about 16 percent of full-time undergraduate enrollment, they represented 48 percent of students with reported parental incomes under $11,000.

Attendance by Sector

Do different types of students select different types of institutions? Are lower income students more likely to choose lower cost public sector institutions than higher income students? Tables 2.4 and 2.5 address these questions. Table 2.4 addresses the question of which sectors students select by race, gender and parental income. Table 2.5 addresses the related questions of what are the student compositions of the various sectors and do they differ from the statewide averages as well as from each other.

Table 2.4 reveals that the relationship between parental income and choice of sector is not as straightforward as one might have expected. Lower income students (for example, those with parental incomes under $11,000) are found in large numbers in all of the sectors including the independent sector. Notice also that with the exception of the percentage of students from the wealthiest families (over $50,000) the increase in the percentage of students attending independent sector institutions increases only slightly as

Table 2.3
Distribution of Full-Time, Dependent Undergraduates by Race/Ethnicity and Parental Income, 1986-87
New York State

	Black	Hispanic	White	Asian	Total
Percent of Each Race/Ethnic Group					
under $11,000	18%	28%	4%	13%	9%
$11,000-16,999	18%	14%	7%	28%	10%
$17,000-22,999	22%	17%	10%	11%	12%
$23,000-29,999	18%	12%	13%	14%	14%
$30,000-49,999	13%	18%	34%	10%	29%
$50,000 +	11%	11%	31%	24%	27%
	100%	100%	100%	100%	100%
Median	20,763	19,760	39,000	21,700	32,954
Percent of Each Income Group					
under $11,000	23%	25%	44%	9%	100%
$11,000-16,999	17%	10%	59%	14%	100%
$17,000-22,999	18%	10%	67%	5%	100%
$23,000-29,999	12%	6%	77%	5%	100%
$30,000-49,999	4%	4%	90%	2%	100%
$50,000 +	4%	3%	89%	4%	100%
TOTAL	9%	7%	79%	5%	100%

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

Figure 2.9
Distribution of Parental Income of Full-Time, Dependent Undergraduates by Racial/Ethnic Groups, 1986-87

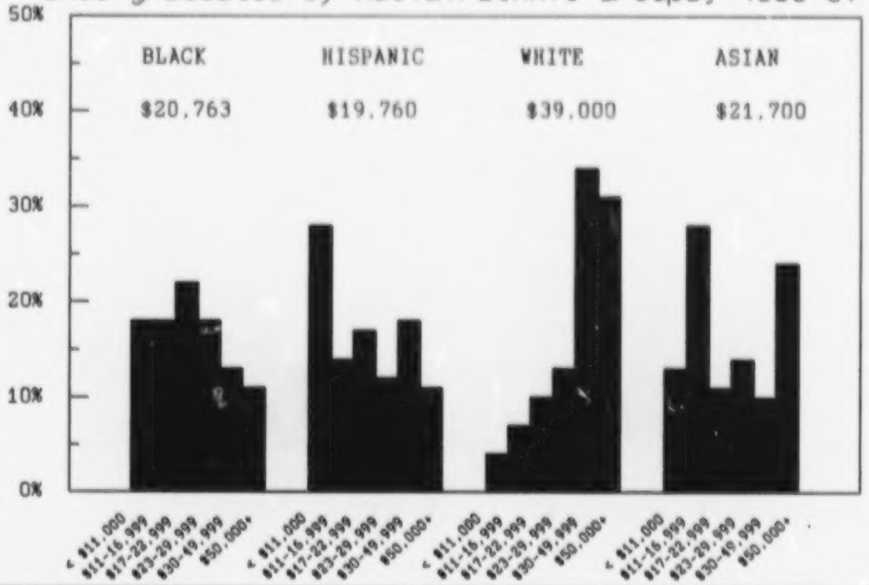


Table 2.4
Sector Attendance Patterns of Full-Time Undergraduates by Race, Gender and Parental Income, 1986-87

	SUNY	CUNY	Independent	Proprietary	Nondegree Proprietary	Total
Race/Ethnicity						
Asian	23%	26%	45%	2%	5%	100%
Black, non-Hispanic	16%	40%	25%	4%	15%	100%
Hispanic	15%	36%	27%	4%	18%	100%
White, non-Hispanic	43%	5%	44%	3%	5%	100%
Gender						
Male	38%	14%	43%	2%	5%	100%
Female	34%	15%	38%	5%	9%	100%
Parental Income *						
under $11,000	23%	37%	32%	4%	4%	100%
$11,000-16,999	29%	23%	39%	3%	6%	100%
$17,000-22,999	39%	19%	36%	2%	3%	100%
$23,000-29,999	47%	9%	39%	3%	2%	100%
$30,000-49,999	43%	7%	44%	2%	3%	100%
$50,000 +	34%	2%	58%	2%	5%	100%

* Dependent Students Only.
SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

parental income increases. Note additionally, that a large percentage of students from all income categories attend SUNY institutions. The exception is City University where clearly the percentage of students selecting CUNY institutions declined sharply as parental incomes rose.

The relationship between gender, race and sector selected is more complex and undoubtedly reflects a number of additional factors including the geographic distribution of the student population. A high percentage of Asian students chose independent sector institutions. An almost equal percentage of white students chose SUNY and independent sector institutions. Black and Hispanic students predominantly attend City University institutions although a large percentage attend independent sector institutions. Black and Hispanic students are also much more likely to attend non-degree proprietary schools.

Table 2.5 presents the same information in a slightly different way and thereby addresses the question about the student make-up of the various sectors. In many ways this table conforms, as one would expect, to the results shown in Table 2.4 since it presents the results of students' institutional and sector choices. Black and Hispanic students predominate at City University institutions and non-degree proprietary institutions. Clearly, City University institutions have the most culturally diverse student populations with large percentages of several racial/ethnic groups. Independent high cost

Table 2.5
Characteristics of Full-Time Undergraduates Within Each Sector by Race, Gender and Parental Income, 1986-87

	Statewide Average	SUNY 4-Year	SUNY 2-Year	CUNY 4-Year	Independent Low Cost	Independent Medium Cost	Independent High Cost	Degree Proprietary	Nondegree Proprietary
Race/Ethnicity									
Asian	5%	6%		14%	3%	5%	15%	2%	2%
Black, non-Hispanic	14%	6%	7%	26%	12%	7%	5%	16%	35%
Hispanic	8%	4%	3%	21%	7%	4%	5%	9%	25%
White, non-Hispanic	71%	84%	89%	37%	78%	83%	74%	73%	37%
Column Percent	100%	100%	100%	100%	100%	100%	100%	100%	100%
Gender									
Male	42%	42%	49%	45%	42%	46%	53%	16%	22%
Female	58%	58%	52%	55%	58%	54%	47%	85%	78%
	100%	100%	100%	100%	100%	100%	100%	100%	100%
Parental Income									
under $11,000	9%	4%	8%	21%	8%	6%	6%	16%	18%
$11,000-16,999	10%	11%	3%	25%	10%	7%	9%	14%	21%
$17,000-22,999	12%	13%	13%	16%	9%	10%	9%	11%	21%
$23,000-29,999	14%	14%	22%	9%	13%	13%	7%	15%	11%
$30,000-49,999	29%	30%	37%	24%	31%	30%	22%	31%	25%
$50,000 +	27%	28%	17%	6%	30%	34%	46%	14%	5%
Column Percent	100%	100%	100%	100%	100%	100%	100%	100%	100%

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

Table 2.6
Housing Status of Full-Time Undergraduates Enrolled in the Fall of 1986
by Selected Student Characteristics
New York State

Selected Student Characteristic	Number of Undergraduates	Housing Status School Owned	 Off-Campus [1]	 With Parents
Total	568,794	35%	28%	38%
Gender				
Male	239,810	37%	24%	39%
Female	328,934	34%	30%	37%
Race/ethnicity				
American Indian	1,500	--	--	--
Asian American	29,819	35%	26%	39%
Black, non-Hispanic	80,370	14%	42%	44%
Hispanic	47,519	11%	34%	56%
White, non-Hispanic	404,466	42%	24%	34%
Age				
23 or younger	462,261	41%	16%	43%
24-29	45,868	11%	65%	24%
30 or older	59,235	1%	91%	8%
Parental Income				
<$11,000	71,770	14%	36%	50%
$11,000-16,999	62,925	30%	30%	40%
$17,000-22,999	70,222	31%	23%	46%
$23,000-29,999	78,453	38%	20%	42%
$30,000-49,999	149,085	40%	18%	42%
$50,000 +	136,512	55%	20%	25%

[1] Includes only students who lived off campus, and not with parents.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

institutions have a relatively large percentage of Asian students as we indicated above in terms of Asian student choice patterns. SUNY four-year and two-year institutions have somewhat lower percentages of black and Hispanic students than the statewide average, probably reflecting the downstate concentration of those racial/ethnic groups and the predominantly upstate location of SUNY institutions.

The distribution of students by parental income within each sector is interesting and complex. SUNY four-year and two-year institutions have a sizeable percentage of students from all of the parental income categories. CUNY four-year institutions have, as one would expect, a concentration of students from lower income families similar to the parental income characteristics of students at proprietary schools. The table divides the independent sector into low, medium and high cost

1986-87 tuitions and fees and the table indicates that as the cost of the independent sector institution increases, the percentage of students with parents in the higher income categories increases.

Attendance Patterns by Housing Status

As we will see in the next chapter, students can influence the cost of their college education not only by choosing different colleges with different prices but also by deciding whether to live on-campus, in the community or at home with their parents. Only 35 percent of all full-time undergraduates reported living on-campus or in school-owned housing in New York State in 1986-87 (Table 2.6). Excluding City University which does not have dorms, about 54 percent of the four-year students and 8 percent of the two-year students reported living on-campus. About two-thirds of the City University and two-year degree credit students said they lived with their parents compared to one in four or five of the students at four-year institutions. Students at proprietary and non-degree institutions were the most likely to live off-campus not-with-parents, 42 percent and 54 percent respectively.

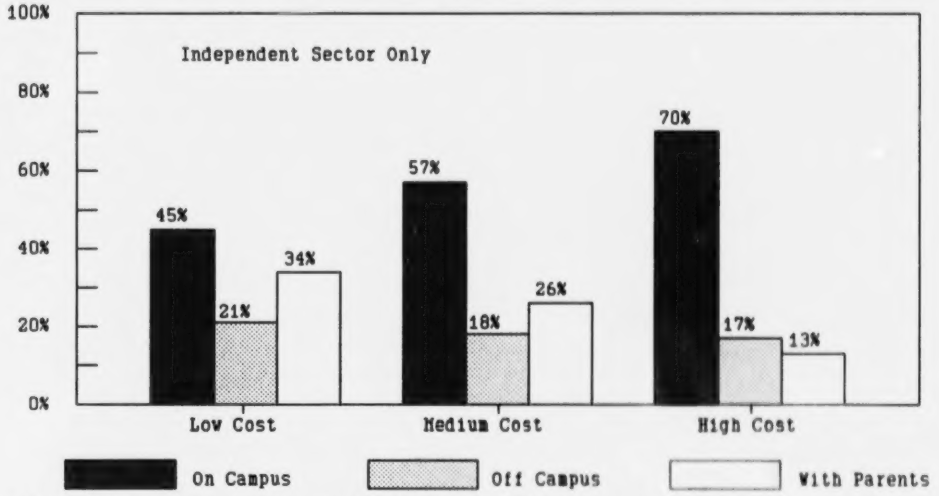
For four-year institutions, the average percentage living on-campus was about 54 percent for both State University and the independent sector, but there was interesting variation in living arrangements within the independent sector. As Figure 2.10 illustrates, the percentage of students living on-campus increases as tuition and fee costs increase within the independent sector. At the lower cost independent colleges, 45 percent of the full-time undergraduates reported living on-campus. That percentage increased to 57 percent at medium cost colleges and to 70 percent at the high cost independent colleges. Most of the difference appears to be in a shift between living with parents and living on-campus. The percentage living off-campus, not-with parents was between 17 and 21 percent for all three cost groupings while the percentage living with parents dropped from 34 percent to 13 percent as costs increased. Students attending the lower cost independent colleges may be more cost conscious, while those attending the high cost colleges may have sufficient resources to opt for the on-campus college experience.

Housing arrangements vary by student characteristics as well as by sector. On-campus housing is higher for younger students, Asians, whites, and higher income groups. There was essentially no difference in housing arrangements for men and women (Table 2.6). Only 14 percent of black and 11 percent of Hispanic students reported living on campus compared to 35 percent of Asian and 42 percent of white students reporting that living arrangement. Where students live is also clearly related to parental income. Only 14 percent of students whose reported parental income was less than $11,000 reported living on campus compared to 55 percent of students who reported their parental incomes as $50,000 and over.

Conclusion

Financial aid and financial need are dependent upon college costs and the financial resources of students and their parents. New York differs from the rest of the nation in the size of its independent sector and this, as we will see, has an impact on both the amount of student financial aid awarded and the percentage of students receiving financial aid. Financial aid is also dependent upon the characteristics of students, and this chapter

Figure 2.10
Percent of Independent Sector Students Living
On Campus, Off Campus, and With Parents
by Cost of Attendance* (Four Year Institutions Only), Fall 1986



* Cost of Attendance Measured by 1986-87 Tuition and Fees.
Low Cost = < $6,000, Medium Cost = $6,000-9,000, High Cost = $9,000 +

has shown the substantial diversity of New York's postsecondary student body. The State has a substantial minority population and this is reflected in the composition of the State's postsecondary education student body. Characteristics of students such as race/ethnicity, gender, marital status and income were also shown to be related to how students attend (full-time, part-time), to their financial dependency and housing status, and to whether they attend degree granting or non-degree granting institutions. Subsequent chapters examine the relevance of these and other characteristics of New York's postsecondary educational system for the distribution of financial aid.

CHAPTER III: UNDERGRADUATE EDUCATION EXPENSES

After a decade in which college costs increased more slowly than other goods and services in the American economy, college costs spiralled upwards during the 1980's at a rate which exceeded rises both in the general consumer price index and in the median family income. Between 1980-81 and 1986-87 the total cost of attending an independent university within both New York and the nation increased by over 80 percent. Cost increases at public colleges and universities both across the United States and within New York State were somewhat less than at independent institutions, rising by just under 60 percent. During this period, the Consumer Price Index increased just over 30 percent and the median family income increased by 40 percent in the U.S. and by 47 percent in the Northeast (Figure 3.1).

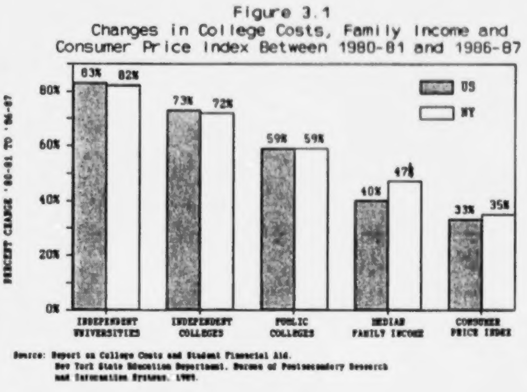


Figure 3.1
Changes in College Costs, Family Income and Consumer Price Index Between 1980-81 and 1986-87

Source: Report on College Costs and Student Financial Aid. New York State Education Department. Bureau of Postsecondary Research and Information Systems. 1989.

For full-time, full-year New York State undergraduates the statewide average expense in 1986-87 was, according to students surveyed in the NYPSAS study, $6,530. That overall cost includes tuition and fees, room and board, books and supplies, and related expenses. The statewide average masks, of course, substantial variation in cost of attendance as Figure 3.2 indicates. While newspaper headlines about sharply rising college costs of $20,000 or more make spectacular stories, fully 60 percent of New York State's full-time undergraduate students reported total college costs of $7,500 or less, and only 10 percent reported expenditures of $13,500 or more; less than one percent reported total expenses exceeding $20,000 in 1986.

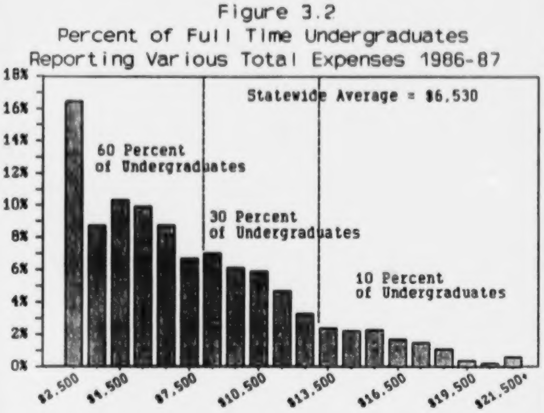


Figure 3.2
Percent of Full Time Undergraduates Reporting Various Total Expenses 1986-87

The large variation in total college costs shown in Figure 3.2 reflects, of course, variations in costs within and across the sectors which make up New York's post-secondary education system. The average total cost of attendance for full-time undergraduates at New York's independent sector institutions, for example, was just under $11,000 as Figure 3.3 shows. Total costs for full-time public sector undergraduates was $5,184 at SUNY four-year institutions, $3,619 at SUNY community colleges and $4,189 at

Figure 3.3
Total Cost of Attendance by Sector for NYS Full-Time Undergraduates, 1986-87

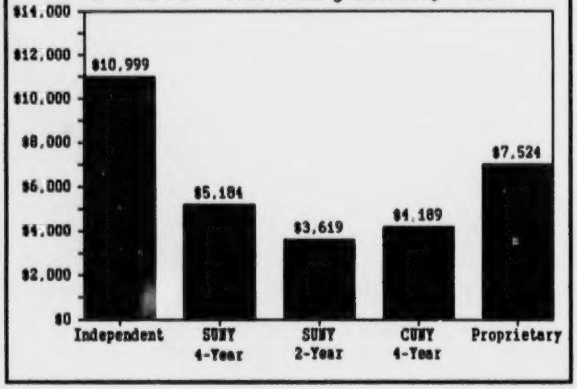


Figure 3.5
Cost of Attendance for Full-Time Undergraduate Students Living On-Campus, Off-Campus and With Parents New York State, 1986-87

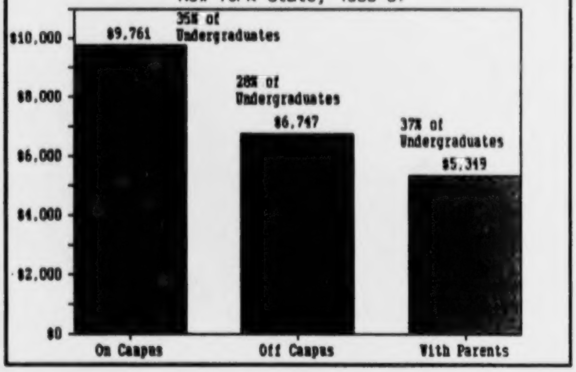
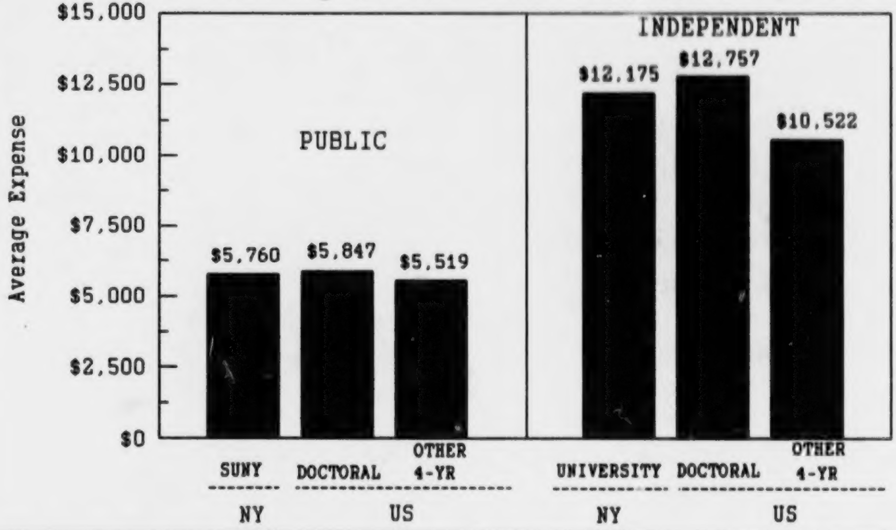


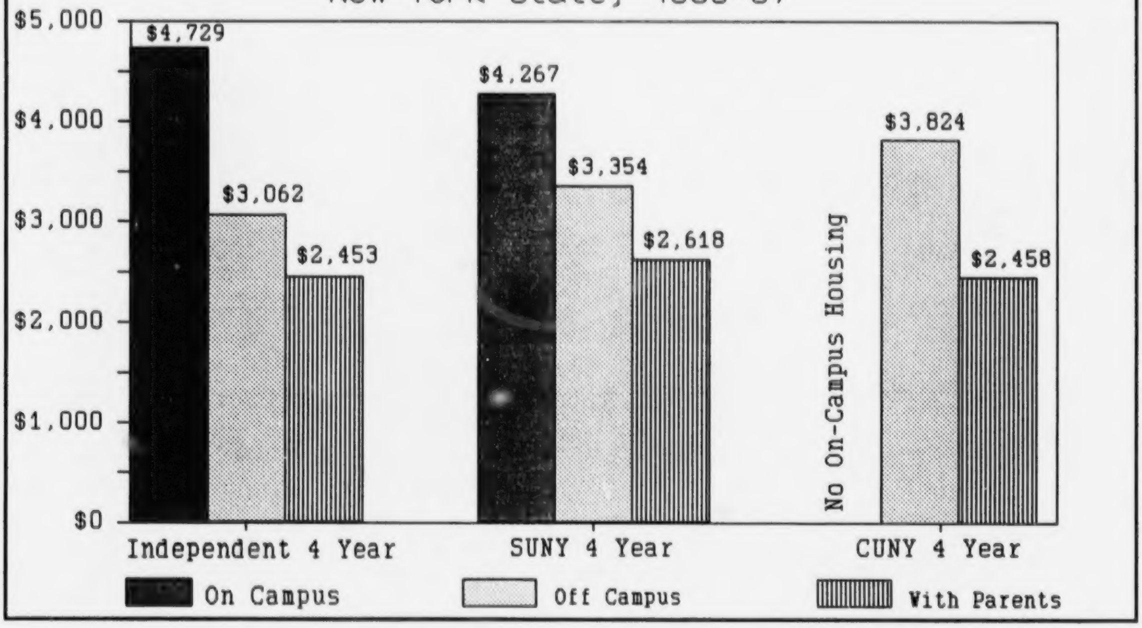
Figure 3.4
Comparison of NY and US Average Total Cost of Attendance by Sector for Full-Time Undergraduates in School-Owned Housing at Four-Year Institutions, 1986-87



City University four-year institutions. Total cost of attendance at degree-granting proprietary sector institutions was just over $7,500. Figure 3.4 indicates that the costs of attendance for full-time, full-year students living in school-owned housing within New York State for both the public and independent sectors was comparable to the national averages in 1986-87.

One way in which students can reduce the overall cost of attending college regardless of the institution they choose to attend is by living off-campus or with their parents.

Figure 3.6
Full-Time Undergraduate Non-Tuition Costs by Sector and Housing Status
New York State, 1986-87

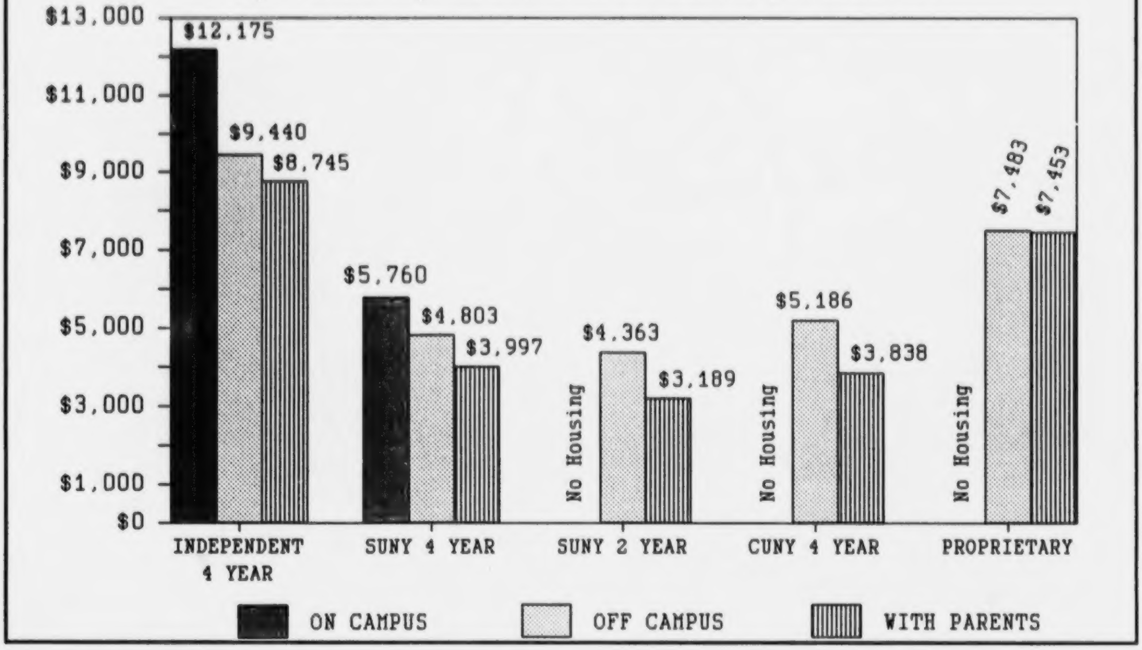


As Figure 3.5 shows, the statewide overall cost of attendance for on-campus students was $9,761, for off-campus students $6,747, and for students living with their parents $5,349. In other words, the student who chose to live off-campus could have expected to save on average about $3,000 per year in 1986-87. About 35 percent of New York State's full-time undergraduate students reported that they lived on campus while fully 65 percent indicated that they either lived off-campus or with their parents.

Non-tuition costs are relatively comparable across all of the sectors within New York State's postsecondary education system as Figure 3.6 shows. Non-tuition costs, which include room and board, books and supplies, transportation and related costs, were about $4,700 for on-campus students at New York's independent sector institutions and about $4,300 for on-campus students at State University institutions. Non-tuition and fee costs for students living off campus or with their parents were similar for independent, SUNY and CUNY students; about $3,500 for off-campus students and about $2,500 for students living with their parents.

How much it costs to attend college depends, of course, not just upon where the student decides to live but also upon which institution he or she attends. Figure 3.7 displays the total cost of attendance by sector and by student housing status. Students at independent sector institutions within New York State reported that, on average, the cost of attendance for students living off-campus was about $3,700 less than the average cost of living on campus ($9,440) and

Figure 3.7
Total Cost of Attendance
by Housing Status and Sector, 1986-87



$12,175 respectively). Living with their parents reduced the cost slightly more (about $700). Students living off-campus at SUNY and CUNY institutions also reported lower overall costs of attendance, although not nearly as large a difference as reported by independent sector students. According to student reported expenses in the NYPSAS study, students at SUNY four-year institutions could expect to save about $950 by living off-campus, and they could reduce the total cost of attendance by another $800 to just under $4,000 by living at home with their parents.

As one would expect, total costs at City University four-year institutions were slightly higher for students living off-campus than for students living off-campus at SUNY four-year institutions. City University students who lived with their parents could expect to pay about $1,300 less than students not-living with their parents, or just under $4,000 in 1986-87. Proprietary sector students reported little in the way of differences between living off-campus or with their parents; $7,483 and $7,453 respectively.

Fairly substantial variations in total cost of attendance exist not just between public and independent sector institutions, but within the independent sector as well. Figure 3.8 disaggregates the four-year independent sector institutions into three cost categories; high, medium and low. High cost independent sector institutions were defined to be those with tuition and fees of over $9,000, medium cost institutions as those between $6,000 and $9,000, and low cost independent sector institutions as those with tuition and fees under $6,000. The chart

Figure 3.8
Total Cost of Attendance
At Low, Medium and High Cost Independent Sector Institutions
By Housing Status, 1986-87

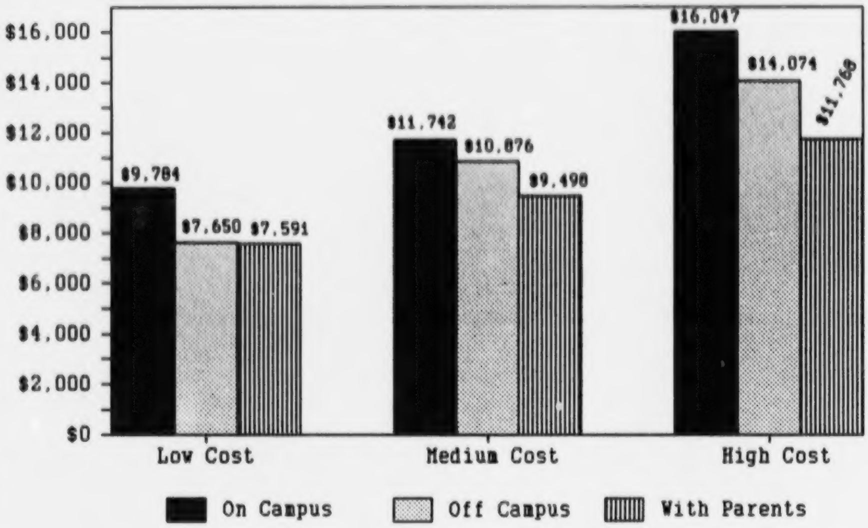


Figure 3.9
Housing Status of Full-time Undergraduates
By Sector and Level of Institution, 1986-87

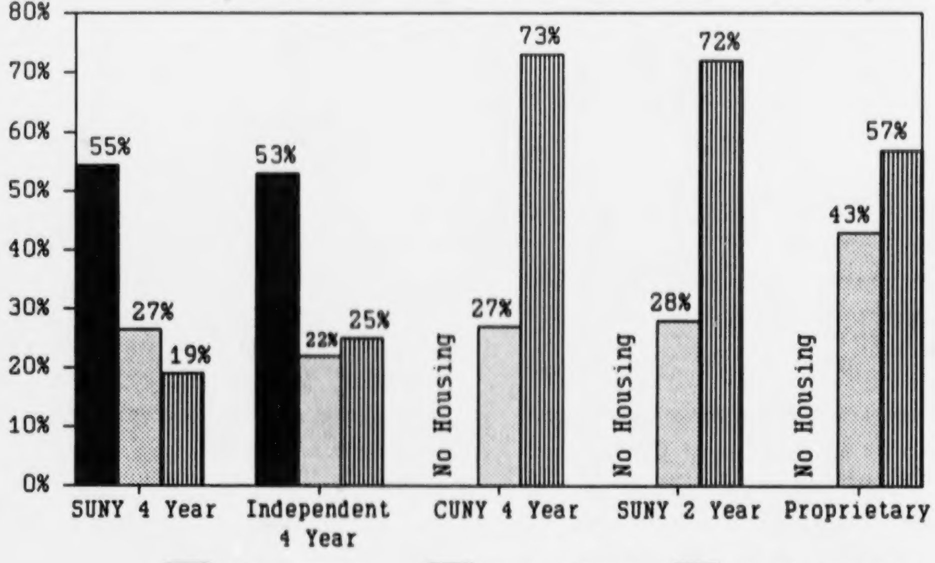
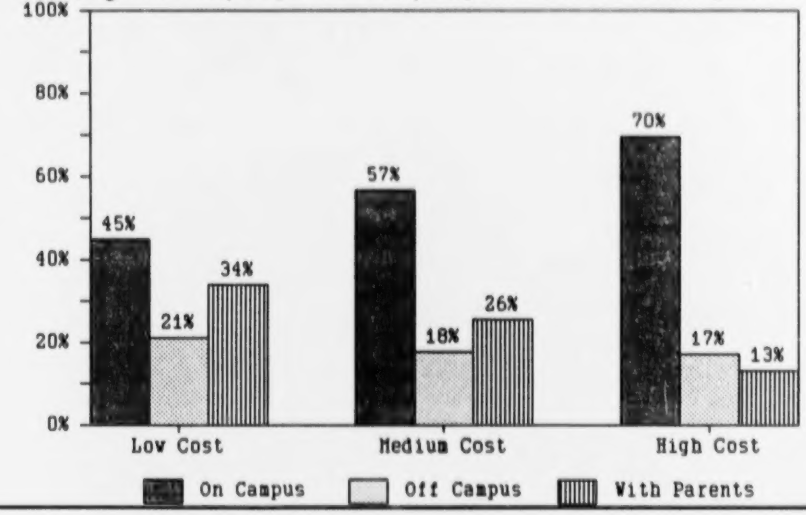


Figure 3.10

Percent of Independent Sector Full-time Undergraduates Living On Campus, Off Campus, & With Parents, 1986-87



shows that the average total costs for on-campus independent sector students ranged from $9,700 to over $16,000.

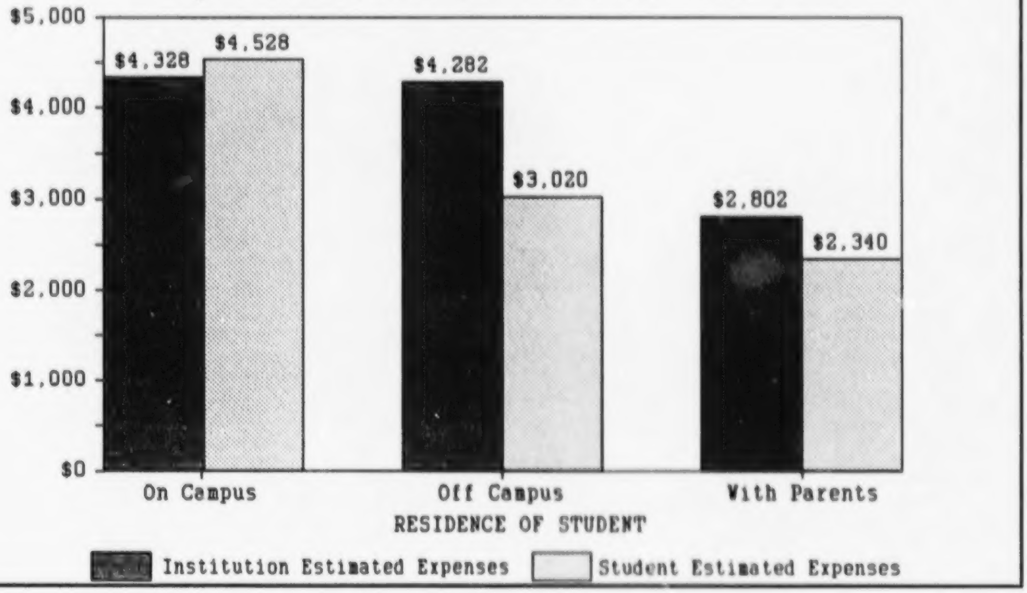
Since how much college costs depends upon both the institution attended and where the student lives (housing status), it is important to know what percentage of the students chose which housing arrangement within the various sectors. Figure 3.9 presents this information. About the same percentage of students reported living on-campus at SUNY four-year and independent sector institutions (about 55 percent), while 73 and 72 percent of the City University four-year institutions and SUNY Community College reported that they lived with their parents. Just under 60 percent of the degree-granting proprietary sector students reported that they lived with their parents.

Interestingly enough, the percentage of students reporting living on-campus varied within the independent sector when examined by the high, medium and low cost tuition and fee categories described above. Figure 3.10 shows that only 45 percent of the full-time undergraduates at the lowest cost independent sector institutions reported living on campus while fully 70 percent of the students at the highest cost independent sector institutions reported living on campus.

Conclusion

After a decade in which increases in college costs did not keep pace either with increases in personal and family income or with increases in other goods and services in the American economy, college costs in the decade of the 1980's continued to increase at a faster rate than income and the Consumer Price Index. Although costs rose substantially during this period, few students actually paid the kinds of costs frequently sighted in headline newspaper articles. Only about 10 percent of New York State's full-time undergraduates reported total expenses of more than $13,500 in 1986-87, with fully 60 percent reporting expenses of $7,500 or less. Even within the Independent sector, only 23 percent of the students attended the high

FIGURE 3.11
NYS: Estimates of Non-Tuition Related Expenses
by Institutions and Students, 1986-87



cost institutions with on-campus total costs of $16,000. Fully 40 percent of the Independent sector students attended the lower cost institutions where on-campus costs averaged under $10,000.

Finally, students can affect the costs they must pay both by the institution they choose to attend and by the housing arrangement they select. Housing choices alone can significantly alter the costs of attending college. Students attending SUNY four-year institutions, SUNY community colleges and City University four year institutions who live either off-campus or with their parents reported total college costs of between $3,200 and $4,800 compared to $5,760 for on-campus SUNY students.

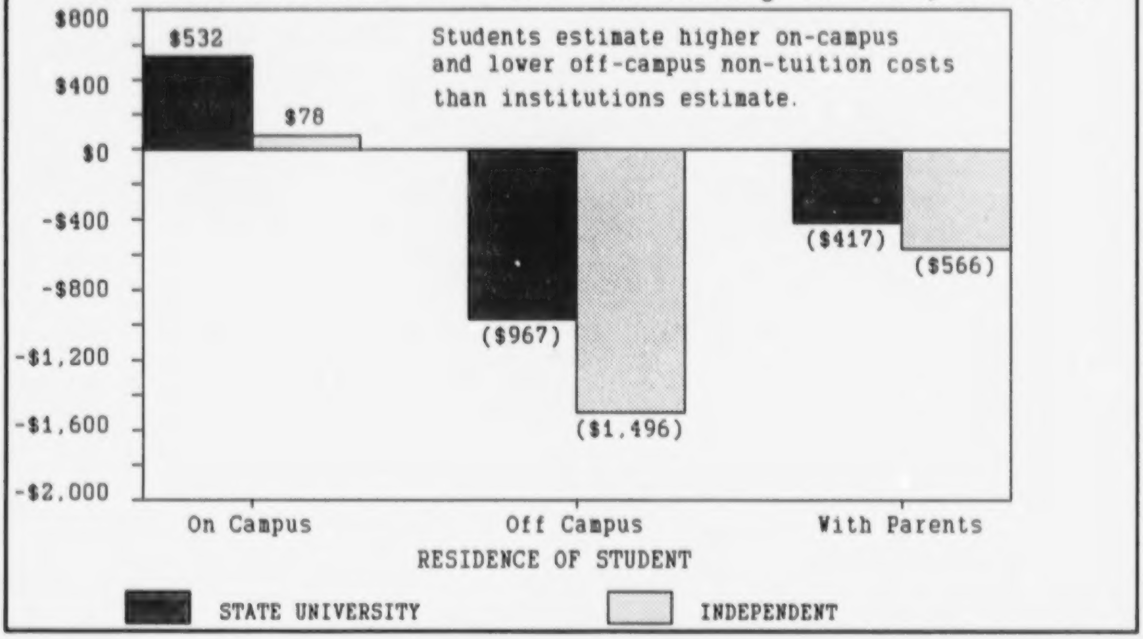
Comparison of Institution-Determined and Student-Reported Expenses: A Technical Note

The above cost estimates were derived from student responses to the NPSAS survey. But how accurate are those student cost estimates? Are students really aware of how much their education is costing? For students whose college costs are being financed in whole or in large part by their parents is it reasonable to expect them to be aware of the various costs associated with their education?

Fortunately the NPSAS survey collected information on college costs from a variety of sources including both students and

Figure 3.12

NYS: Difference Between Institution and Student Estimates of Non-Tuition Costs for Full-Time Undergraduates, 1986-87



Students estimate higher on-campus and lower off-campus non-tuition costs than institutions estimate.

the institutions so it is possible to examine the estimated or reported costs from both sources. Financial aid offices estimate the cost of food and housing and other expenses associated with attending their institution for all financial aid recipients. Table 3.2 and Figures 3.11 and 3.12 compare these institutionally determined expenses with student-reported expenses for need-based aid recipients. Only those undergraduates who were enrolled in the fall of 1986 and who had institutionally determined and student-reported expenses were included in the table and figures.

As might be expected, students living in school-owned housing estimated expenses that fairly closely approximated institution-determined expenses, while substantial differences exist between student and institution estimates for off-campus housing costs. For example, on average there was only a $532 difference between student and institution estimated "non-tuition" expenses for the State University and less than $80 between student and institution estimates at independent colleges and universities. For students who reside on campus, it makes little difference whether one uses student or institution determined expenses.

Cost estimates for off-campus students, however, present a more substantial problem. First of all, institutions themselves can only estimate average food, housing, travel, and related expenses. How accurate those estimates are is uncertain. Even if the institution's average estimate is in some sense accurate, it is clear that there will be a great deal of variability around that average since

Table 3.1
Average Amount of Student Reported Expenses[1] and the Percent of Students Paying That Amount for Full-Time Undergraduates Enrolled in the Fall of 1986, by Housing Status, and Control and Level of Institution

Control and level of institution	HOUSING STATUS					
	On Campus		Off Campus		With Parents	
	Total Expenses	Pct. of Students	Total Expenses	Pct. of Students	Total Expenses	Pct. of Students
Total	$9,761	34.9%	$6,747	27.6%	$5,349	37.5%
SUNY						
4-Year or More	$5,760	54.5%	$4,803	26.5%	$3,997	19.0%
2-Year	$5,405		$4,363	27.8%	$3,189	72.2%
CUNY						
4-Year or More	*		$5,186	27.0%	$3,838	73.0%
Independent						
4-Year or More	$12,175	53.0%	$9,440	22.0%	$8,745	25.0%
Prop. Degree-Granting	*		$7,483	42.7%	$7,453	57.3%
Non-Degree Granting	$5,073	8.4%	$4,972	54.0%	$5,364	37.6%

* Too few cases for a reliable estimate.

[1] Includes books and supplies, commuting costs, and other miscellaneous personal expenses.

NOTE: Details may not add to totals due to rounding.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

how expensively or inexpensively individual students chose to live off-campus is certain to be highly variable.

Students, on the other hand, may or may not have an accurate sense of these costs even though they are the ones spending the money (though not necessarily "paying" the bills). Parents may handle expenses for many students and they may be paying more than students realize. This may be particularly true for living expenses reported by off-campus students since no total annual room and board charge is assessed.

Figures 3.11 and 3.12 and Table 3.2 make it clear that students and institutional aid offices have substantially different estimates of non-tuition related college expenses. State University students living off campus but not with their parents estimate non-tuition expenses (room and board, transportation, books and supplies, etc.) to be almost $1,000 less than SUNY institution estimates ($2,692 vs. $3,659). The differences are even larger for the independent sector where students estimate those costs at almost $1,500 less than the institution ($2,975 vs. $4,471). Differences between student and institutional

Table 3.2

Average Amount of Institution-Determined Expenses and Student-Reported Expenses for the 1986-87 School Year for Undergraduate, Need-based Aid Recipients [1] Enrolled in the Fall of 1986, by Type of Expense, Housing Status, Attendance Status, and Control and Level of Institution

Control and level of institution	School-owned housing				Off-campus, not with parents				At home, with parents			
	Institution-determined expenses		Student-reported expenses		Institution-determined expenses		Student-reported expenses		Institution-determined expenses		Student-reported expenses	
	Food and housing	Other expenses	Food and housing	Other expenses	Food and housing	Other expenses	Food and housing	Other expenses	Food and housing	Other expenses	Food and housing	Other expenses
					Full-time, full-year undergraduates							
Total	$3,148	$1,180	$3,450	$1,078	$3,046	$1,236	$1,193	$1,827	$1,599	$1,203	$596	$1,744
SUNY												
4-Year or More	$2,794	$1,300	$3,448	$1,178	$2,524	$1,135	$1,432	$1,260	--	--	--	--
2-Year	--	--	--	--	--	--	--	--	--	--	--	--
CUNY												
4-Year or More	--	--	--	--	--	--	--	--	$1,249	$1,526	$563	$1,795
2-Year	--	--	--	--	--	--	--	--	--	--	--	--
Independent												
4-Year or More	$3,512	$1,084	$3,660	$1,014	$3,407	$1,064	$1,350	$1,625	$2,037	$1,164	$755	$1,880
2-Year	--	--	--	--	--	--	--	--	--	--	--	--
Degree Proprietary	--	--	--	--	--	--	--	--	$1,440	$1,157	$358	$1,608
Non-Degree Institutions	--	--	--	--	$5,051	$809	$758	$1,290	--	--	--	--

-- Too few cases for a reliable estimate.

[1] Includes only those undergraduates for whom both institution-determined expenses for need-based financial aid and student-reported, education-related expenses were available.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

expense estimates for students living at home with their parents are not as large as for students living off-campus but not with their parents. Again, however, students estimates are lower than institutional estimates; $417 less for CUNY students and $566 less for independent sector students.

Whether the institution-estimated off-campus and with-parents cost estimates are more accurate than the student-reported costs is impossible to determine. It is, of course, possible that students do not keep good records or have a good sense of what it costs them or their families to attend college and thus they may underestimate those costs. It is also possible that institution estimates, which are formula driven, over-estimate what it costs a student to live either off-campus or with his or her parents. The discrepancy could also be related to the lack of specificity in defining non-tuition related college expenses. The NYPSAS data cannot resolve these differences or determine which, if either, is the accurate estimate.

CHAPTER IV: UNDERGRADUATE FINANCIAL AID

In 1986-87, New York State undergraduates received 1.6 billion dollars of student financial aid. Nearly three of every four (73 percent) full-time New York State undergraduates received some form of aid in 1986-87 and the average total amount of aid received was $4,079. Over one billion dollars (60 percent) was in the form of grants from governmental, institutional and private sources. Government and institutionally subsidized loans accounted for about 33 percent (546 million) and the remainder, 92 million, was in the form of work study funds.

One of the most important criteria for awarding student financial aid, particularly governmental based financial aid, is financial need. Knowledge of family and/or student income is therefore critical when examining who gets financial aid and how much they receive. Financial need, of course, is not only a function of family income; it also involves the total cost of the particular institution attended. The higher the total cost of attendance, the greater will be the financial need, other things being equal (e.g., income). Since cost of attendance varies by sector, it follows that the percentage of students receiving aid as well as the overall amount of the aid are influenced by the sector of attendance. Specifically, this means that total need and total aid will tend to be greatest in the independent sector where total cost of attendance is greatest. Of the $1.6 billion dollars in student financial aid awarded in New York State in 1986-87, for example, $945 million or 58 percent was awarded in the independent sector.

Finally, financial need is not the only criterion by which financial aid is awarded; merit and other criteria exist as well. This chapter examines who gets financial aid and how much they receive as well as the type of aid received (grants, loans, work study). The chapter first examines aid by sector and then turns to how aid is distributed by family income and related student characteristics.

Student Financial Aid by Sector

How is the 1.6 billion dollars in financial aid distributed to undergraduate students within the various sectors which make up New York's postsecondary education system? Are students in one sector more likely to receive financial aid than students in another sector? Statewide, 73 percent of all full-time undergraduates received some form of student financial aid and the average amount of that aid was $4,079. Sixty-five percent received grants, 41 percent received loans, and 12 percent received work study funds. The average amount of that aid per recipient was $2,829 for grant aid, $2,457 for loans and $849 for work study (Figure 4.1).

A significant amount of variation exists in both the percentage of students receiving aid and in the average size of that aid across the sectors. The percentage of students receiving aid varied from 80 percent of the proprietary students to only 59 percent of the SUNY two-year institution students. The average amount of the aid from all sources also varied significantly across the sectors. Average total awards ranged from $1,890 at SUNY two-year institutions to $5,650 at four-year independent institutions (Figure 4.2).

When grant aid to full-time undergraduates alone is examined across the sectors, one sees the same pattern shown when examining all aid taken as a whole.

Figure 4.1
Percent of Full-Time, Full-Year Undergraduates Receiving Aid Overall, by Type and Average Amount of That Aid, 1986-87

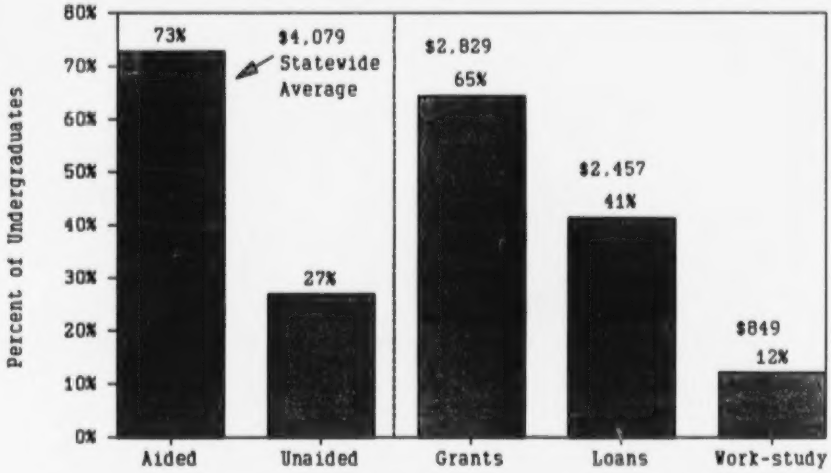


Figure 4.2
Percent of Full-Time, Full-Year Undergraduates Receiving Aid and the Average Amount of Aid From All Sources by Sector, 1986-87

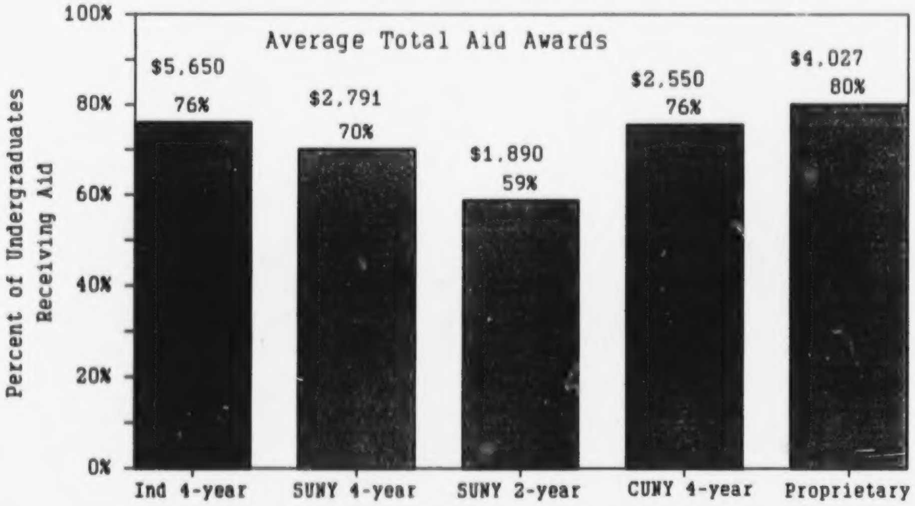


Figure 4.3
Percent of Full-Time, Full-Year Undergraduates
Receiving Aid by Sector & Type of Aid, 1986-87

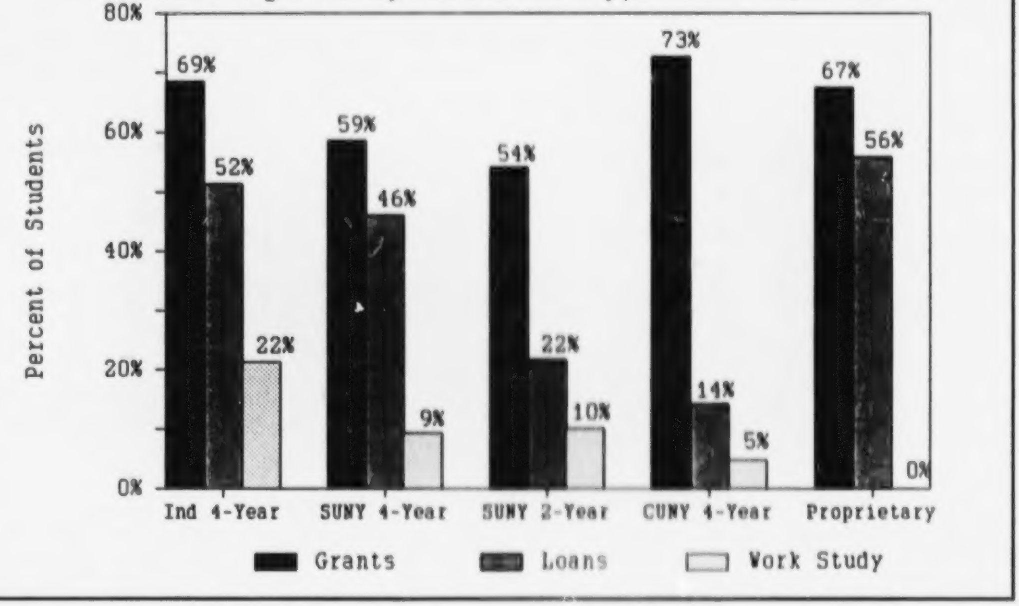
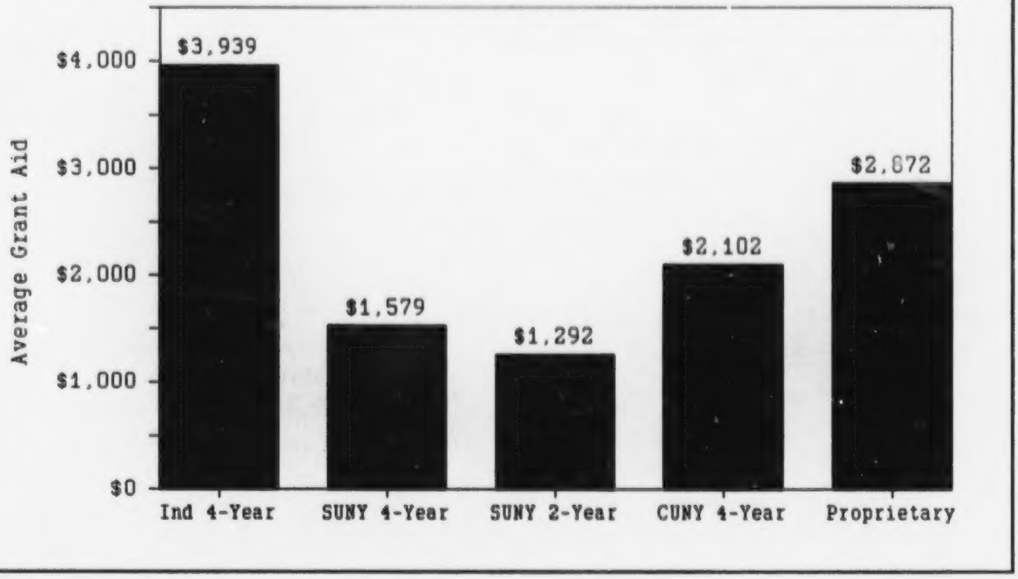


Figure 4.4
Average Grant Aid Per Recipient by Sector
Full-Time, Full-Year Undergraduates, 1986-87



The percent of students receiving grant awards among full-time undergraduates at four-year institutions ranged from 59 to 73 percent (Figure 4.3). In general, a greater proportion of independent and proprietary sector students as well as City University students received grant aid than did State University students. Between 67 and 73 percent of the former received grant aid compared to 59 and 54 percent of the students at SUNY four and two-year institutions respectively. On average, SUNY students also received the lowest average grant aid awards; $1,579 at SUNY four-year institutions compared to $2,102 at CUNY four-year institutions (Figure 4.4). The largest average grant aid awards occurred in the independent sector where the average was $3,939, with the proprietary sector second with $2,872. As we will see later in this chapter, the substantial variation in grant aid between the public and independent sectors is due in large part to the large amount of institutionally funded aid awarded by independent colleges and universities.

Figure 4.5
Average Loan Amount for Loan Receplents for Full-Time, Full-Year Undergraduates, by Sector 1986-87

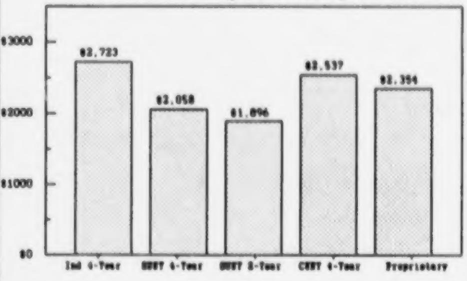
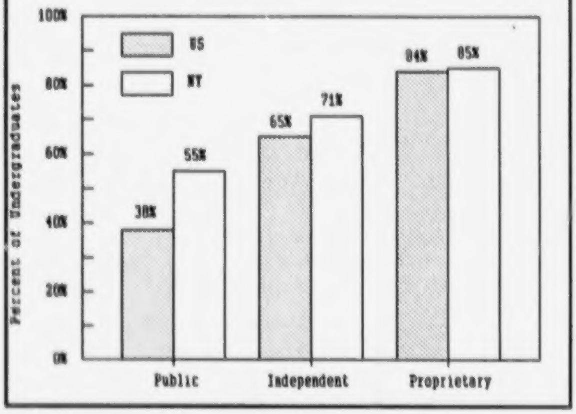


Figure 4.6
Comparison of Aid Rates for All Undergraduates
NY and US, 1986-87

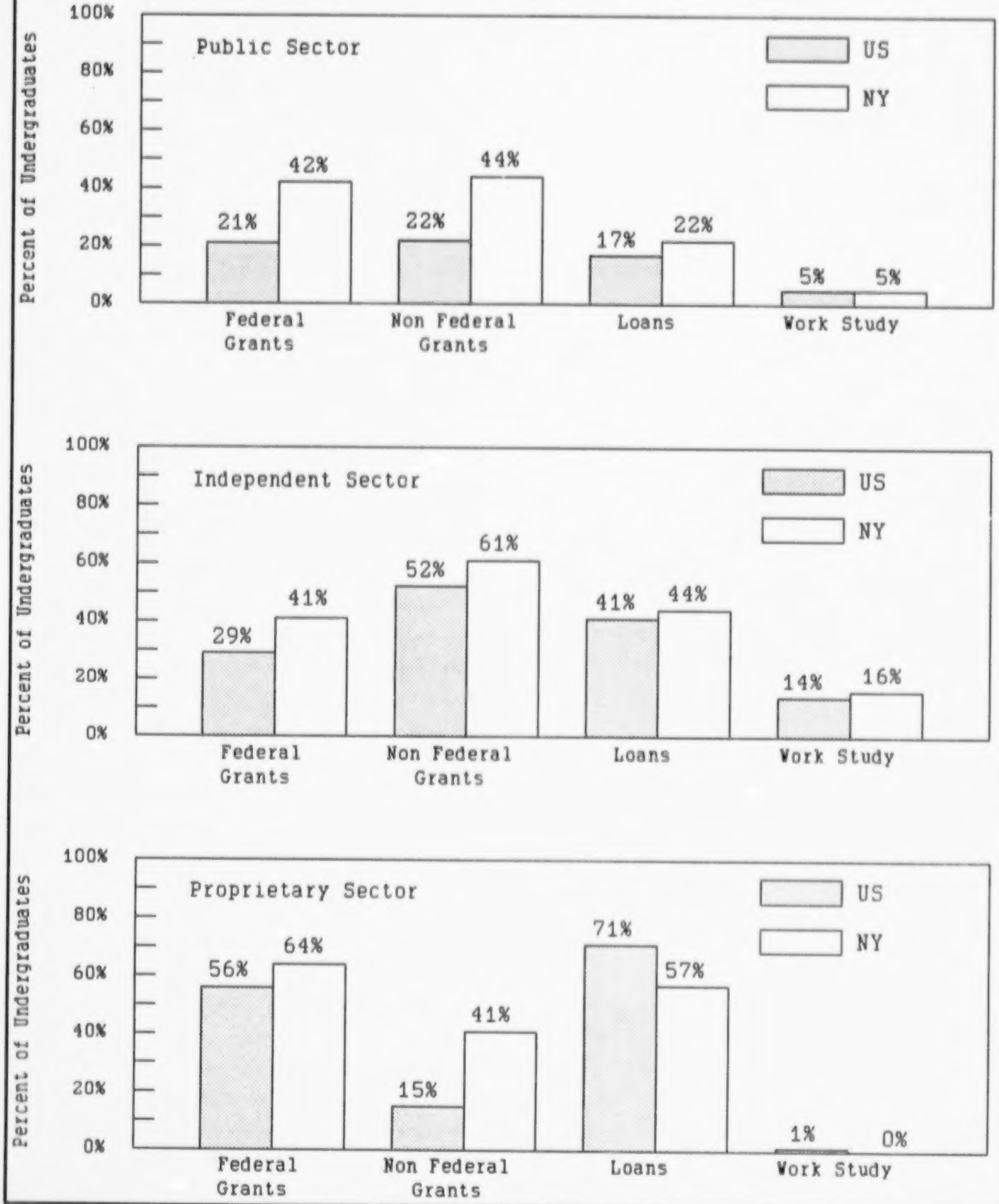


In 1986-87, forty-one percent of New York State full-time undergraduates borrowed to help pay for their college expenses. The average loan was $2,457. Loans were incurred by 46 percent of four-year State University students, 52 percent of four-year independent sector students, 56 percent of proprietary students, and 54 percent of non-degree students. Average loan amounts for students at SUNY four-year institutions was $2,058 and $2,723 for independent sector students at four-year institutions (Figure 4.5). Students at four-year City University institutions were less likely to borrow with only 14 percent reporting a student loan.

Figures 4.6 and 4.7 provide comparisons of New York State aid rates with national aid rates for **all** undergraduates in 1986-87 by sector. In both New York and the nation, more students received aid in the independent and proprietary sectors than in the public sector. However, New York State had higher grant and loan rates in all sectors with one exception. Loan rates in the proprietary sectors were lower than the national rates. The largest difference between

Figure 4.7

Percent of Undergraduates Receiving Aid by Type of Aid and Sector, US & NY, 1986-87



New York State and the nation was in the public sector where twice as many undergraduates received grants in New York State (42 percent) as nationally (21 percent). Figure 4.8 shows that while a much larger percentage of New York State postsecondary students receive financial aid, the average size of the aid is very similar between New York and the rest of the nation.

Financial Aid by Family Income

Does the award of financial aid vary by characteristics of the students? This section of the report presents information on average awards and percentage of students receiving those awards by selected student characteristics. Table 4.1 provides aid rates and Table 4.2 provides the average size of award by type of aid and selected student characteristics for full-time undergraduates.

Family income is the primary, although not the only, eligibility criterion for many financial aid programs. Two of the major government based grant aid programs, TAP and Pell, for example, are "need" based entitlement programs with award size determined in part by family income, whether specifically measured by adjusted gross or net taxable income. Therefore, as one would expect, Figure 4.9 indicates that financial aid is targeted to students from families with lower incomes. Ninety-five percent of full-time undergraduates with family incomes below $11,000 received some form of student financial aid, while only 49 percent of students from families with incomes over $50,000 received any form of financial aid. The figure also indicates that average total aid awards also follow an income pattern with students from families with the lowest family incomes receiving, on average, just under $5,300 in financial aid, while the 49 percent of those students from high income families (over $50,000) received, on average, just under $3,000.

Figures 4.10 and 4.11 show aid rates and average awards by family income for grants and loans separately. For grant aid, the chart shows the same general pattern as in Figure 4.9 with both the percentage of students receiving aid decreasing as income increases and the average awards following the same trend. Ninety-four percent of students from the poorest families received grant aid compared to only 36 percent in the highest income category. Average grant awards also dropped steadily from $4,172 to $1,953 as income increased. In contrast, loan rates ranged from 39 to 61 percent (excluding the highest income group), with the highest rate for those with family incomes between $17,000 and $22,999. Only 26 percent of those with family incomes over $50,000 incurred a loan. Average loans ranged from $2,100 to $2,600. Figure 4.12 provides another perspective on student aid by income level. The chart compares the percentage of students receiving grant aid by family income category to the distribution of all students by family income. The chart reveals that grant aid is indeed targeted to students from lower income families. For example, although students from families with incomes under $11,000 represent only 9 percent of all full-time dependent undergraduates, they constitute 17 percent of all students who receive grant aid awards. By contrast, students reporting family incomes in the highest income category, over $50,000, received only 12 percent of all grant aid while constituting 26 percent of all full-time undergraduates. The fact that students from families with incomes between $30,000 and $50,000 receive a larger percentage of all grant aid as students from families in the

Figure 4.8

Average Award for Undergraduate Recipients by Type of Aid and Sector, US & NY, 1986-87

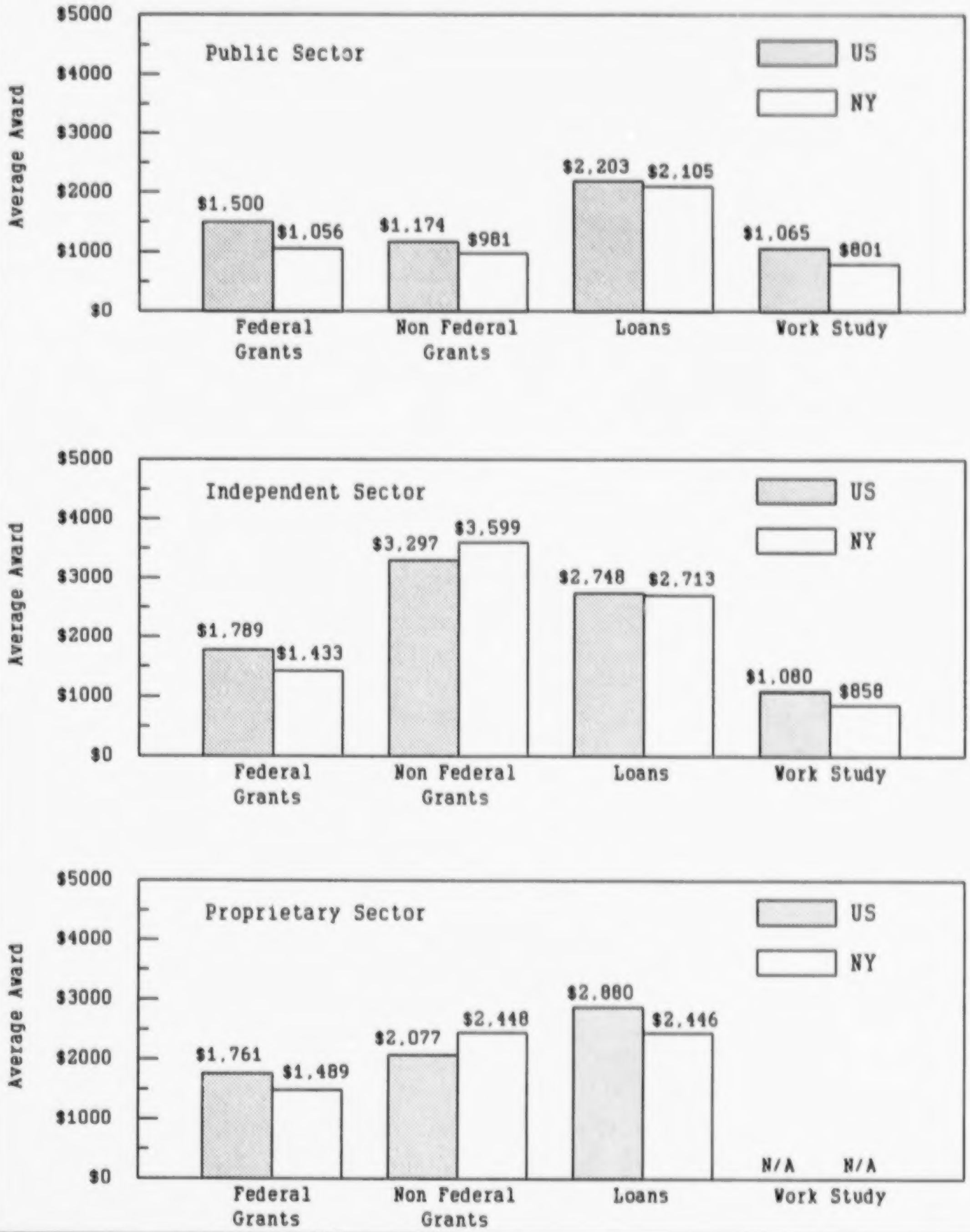


Table 4.1

Full-Time Undergraduates Enrolled in the Fall of 1986 who were Awarded Aid, by Type of Aid and Selected Student Characteristics

Selected student characteristic	Any aid	Grants	Loans	Work-study
	Total [1]	Total	Total	Total
Total	73%	65%	41%	12%
Gender				
Male	71%	65%	41%	9%
Female	74%	66%	42%	14%
Race/Ethnicity				
American Indian	--	--	--	--
Asian American	77%	70%	37%	10%
Black, non-Hispanic	85%	80%	42%	11%
Hispanic	85%	82%	34%	10%
White, non-Hispanic	69%	60%	42%	13%
Age				
23 or younger	72%	64%	42%	14%
24-29	79%	68%	46%	5%
30 or older	77%	72%	32%	4%
Parental Income				
Under $11,000	95%	94%	39%	14%
$11,000-16,999	94%	93%	53%	25%
$17,000-22,999	88%	84%	61%	17%
$23,000-29,999	81%	74%	49%	15%
$30,000-49,999	72%	62%	46%	11%
$50,000 or more	49%	36%	26%	9%
Marital status				
Married	66%	55%	38%	5%
Not married [2]	73%	66%	42%	13%
Dependency status				
Dependent	71%	63%	41%	13%
Independent	85%	79%	46%	6%

[1] Includes students who reported they were awarded aid but were not specific about the source and type of aid.

[2] Includes students who were single, separated, divorced, or widowed.

NOTE: Percents added across the various types and sources of aid total more than 100 because some students received multiple types and sources of aid.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

Table 4.2
Average Amount of Aid Awarded per Recipient for the 1986-87 School Year by Attendance Status, and Selected Student Characteristics *

Selected student characteristic	Any aid	Grants	Loans	Work-study
	Total	Total	Total	Total
Total	$4,079	$2,829	$2,457	$849
Gender				
Male	$4,156	$2,856	$2,506	$857
Female	$4,022	$2,809	$2,420	$844
Race/ethnicity				
American Indian	--	--	--	--
Asian American	$4,909	$3,918	$2,627	$794
Black, non-Hispanic	$4,453	$3,458	$2,213	$877
Hispanic	$3,920	$3,084	$2,147	$900
White, non-Hispanic	$3,937	$2,543	$2,516	$835
Age				
23 or younger	$4,103	$2,451	$2,451	$838
24-29	$3,961	$2,520	$2,520	--
30 or older	$3,952	$2,456	$2,456	--
Parental Income				
Under $11,000	$5,276	$4,172	$2,369	$806
$11,000-16,999	$5,271	$3,872	$2,172	$859
$17,000-22,999	$4,790	$3,117	$2,392	$798
$23,000-29,999	$3,909	$2,405	$2,563	$828
$30,000-49,999	$3,526	$2,117	$2,454	$766
$50,000 or more	$2,982	$1,953	$2,607	$823
Marital status				
Married	$4,011	$2,836	$2,797	--
Not married **	$4,083	$2,829	$2,436	$846
Dependency status				
Dependent	$3,995	$2,730	$2,443	$833
Independent	$4,437	$3,233	$2,523	$1,020

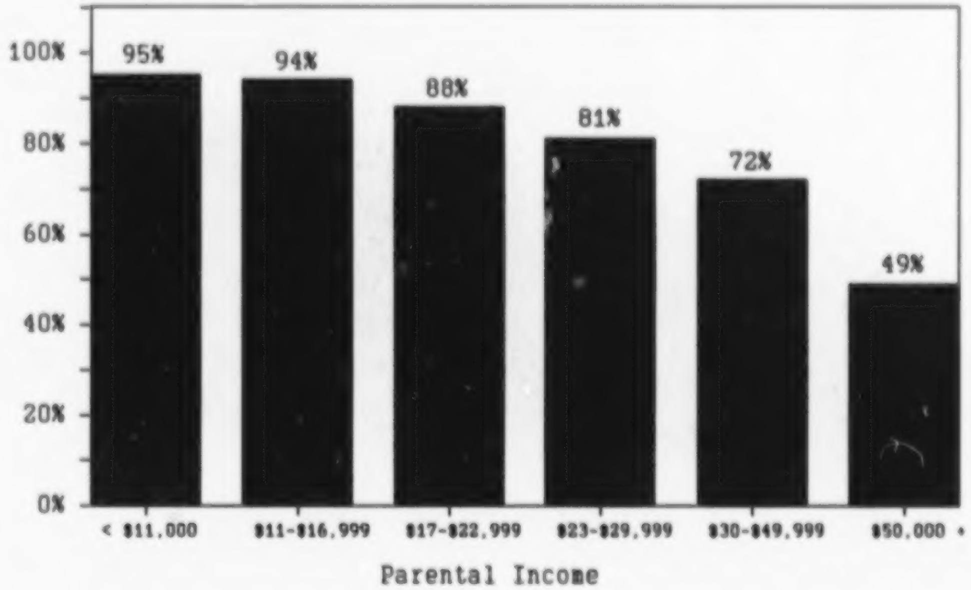
* Full-time, full-year undergraduates.

** Includes students who were single, separated, divorced, or widowed.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.

Figure 4.9

Percent of All Full-Time, Dependent Undergraduates Receiving Financial Aid by Parental Income, 1986-87



Average Aid Amounts for Full-Time, Dependent Undergraduate Recipients of Financial Aid by Parental Income, 1986-87

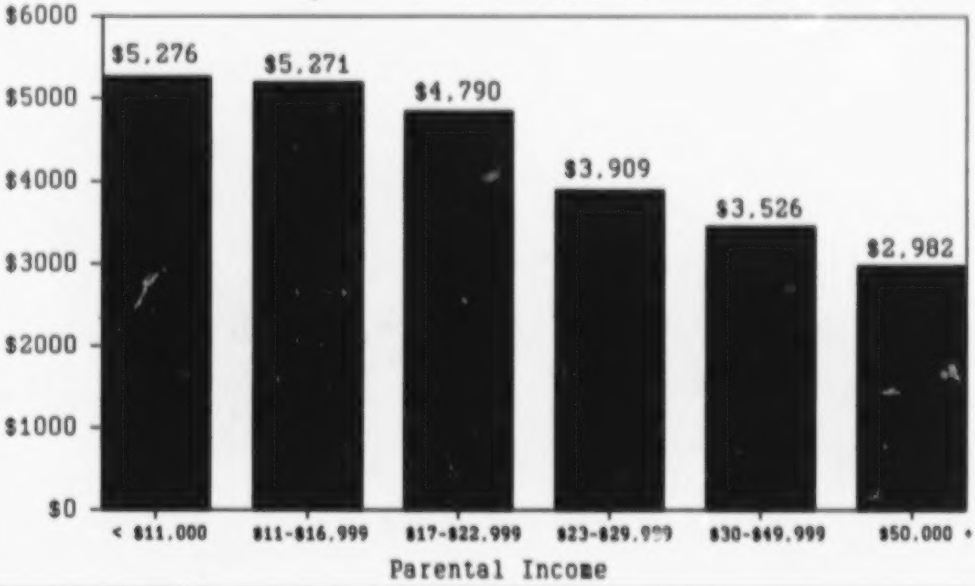


Figure 4.10
Percent of Full-Time, Dependent Undergraduates Receiving Grants and Loans by Parental Income, 1986-87

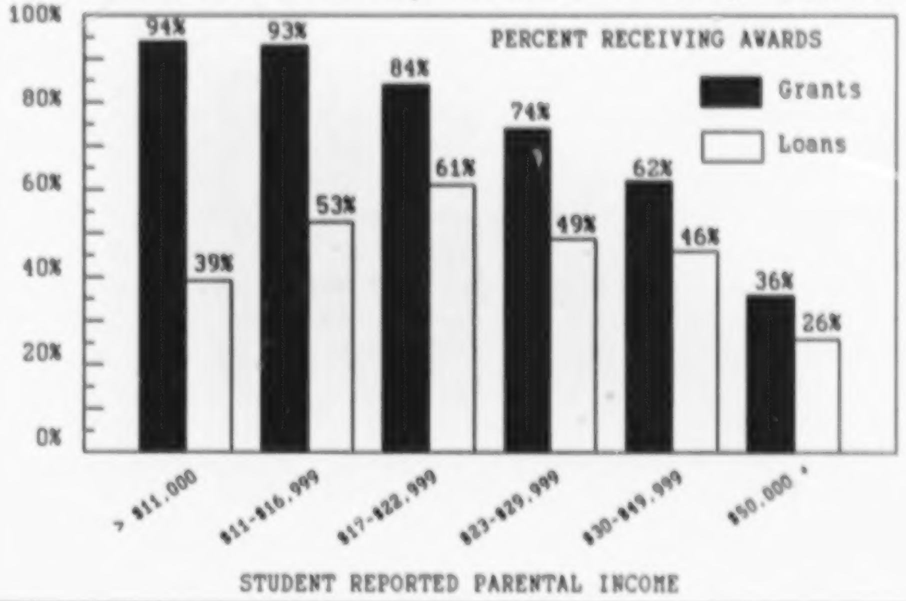
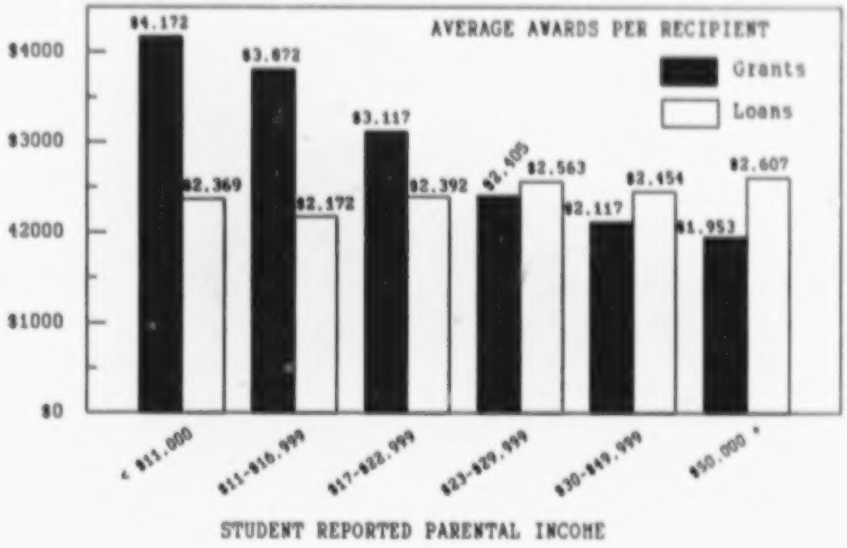


Figure 4.11
Average Award Granted for All Full-Time, Dependent Undergraduates Receiving Grants and Loans by Parental Income, 1986-87



lowest income category is due in part to the number of students in that category (28 percent) **and** to the targeting of institutional financial aid to middle income students by independent colleges and universities.

As with grant aid, the distribution of total loan awards follows the income distribution fairly closely except that it is the **reverse** of that for grant aid; the higher the reported family income the greater the percentage of total loan award dollars (Figure 4.13). With the exception of the highest income category, students with higher family incomes are more likely to borrow and therefore account for more of the loan dollars awarded. Particularly noteworthy is the fact that the middle income group, $30,000 to $50,000, accounts for the largest percentage of loans awarded. This group also received a large proportion of grant aid, indicating that the middle income students within New York State are heavily dependent upon outside (non-family/personal) sources to finance the costs of their college education.

Figure 4.14 and Table 4.3 illustrates the differences in the way federal, state, and institutional grant programs are targeted by income group. For both federal and State grant aid, both the percent receiving awards and the average award amount declines steadily as income rises except for the average Federal award amount for $50,000+ income group. Note that while average grant aid awards for both State and federal decline as income rises (a basic feature of both of these programs), federal awards decline more rapidly than State awards for students with family incomes less than $50,000.

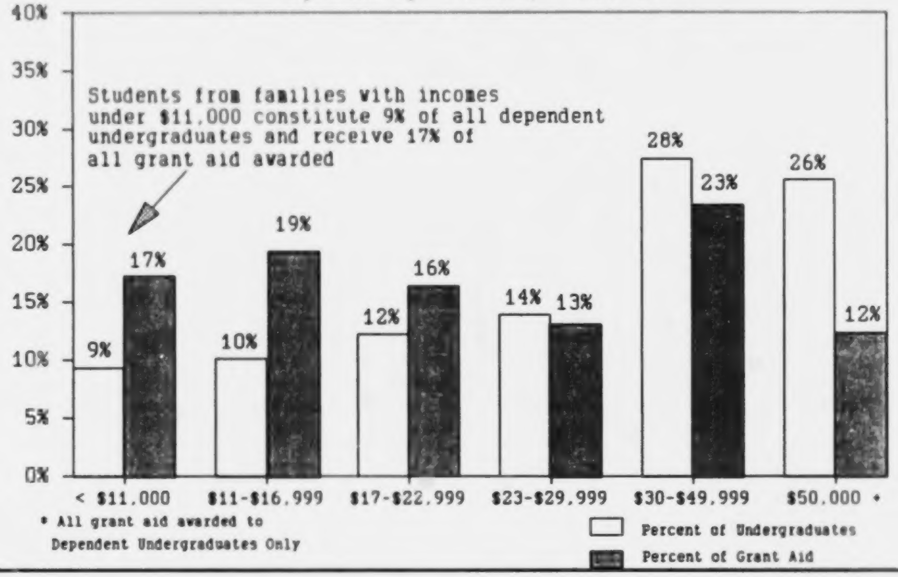
Figure 4.14 also reveals that unlike State and federal grant aid, institutional grant aid is basically unrelated to family income. The award of this aid is made at the institutional level and may be awarded for a variety of reasons including merit as well as financial need. Among independent four-year institutions, where ninety percent of this type of aid is awarded, the percentage of students receiving institutional grant aid by family income is similar to the distribution for other grant programs; the percentage receiving institutional grants declines as family income increases (Figure 4.15 and Table 4.3). Average awards, however, remain largely the same across family income categories except for students from the poorest families where the average awards are the smallest ($1,863). This is due, however, to the fact that federal and state programs are exclusively income driven (entitlement programs) and specifically target the largest awards to students from lower family incomes. When total grant aid, which includes federal and State as well as institutional grant aid, is examined by income category, the size of average total grant aid awards again follows the income distribution; the lower the income, the higher the average total grant aid, and the higher the income, the lower the average total grant aid.

Financial Aid by Related Student Characteristics

As we saw earlier in regard to institutionally funded student financial aid, criteria other than financial need, such as merit, do exist and are utilized in determining who gets aid and how much they will receive. For this reason we decided to examine additional student characteristics in relation to both who receives and who does not receive aid and how much aid they receive, as well as by type of aid (grants, loans, work study). The following section presents the results of this analysis.

Figure 4.12

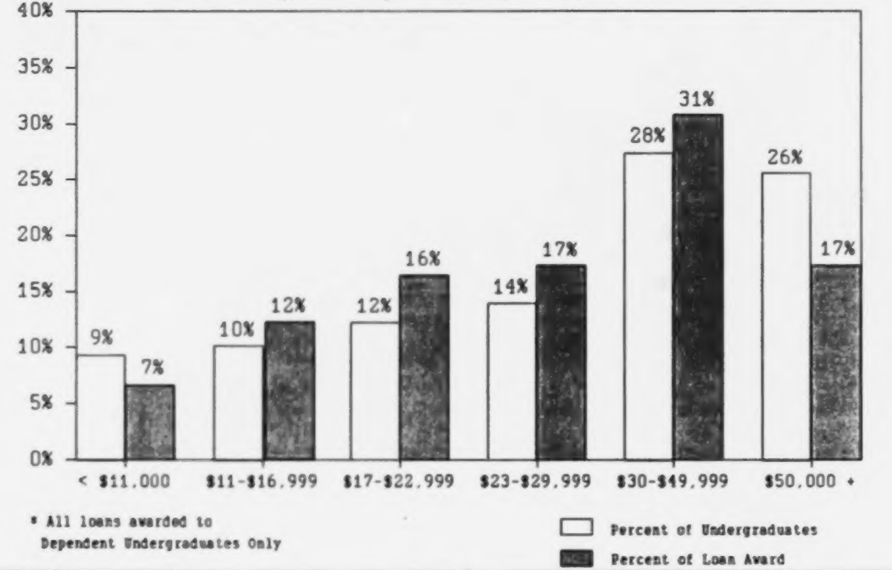
HOW GRANT AID IS DISTRIBUTED BY INCOME:
The Distribution of All Dependent Undergraduates
Compared With the Distribution of All Grant Aid *
by Family Income, 1986-87



* All grant aid awarded to
Dependent Undergraduates Only

Figure 4.13

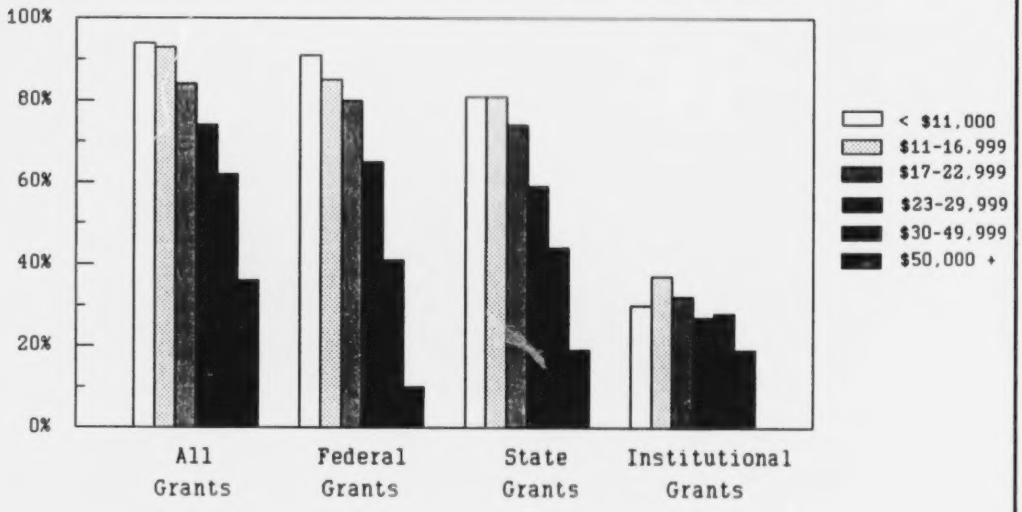
How Loans are Distributed by Income:
The Distribution of All Dependent Undergraduates
Compared With the Distribution of All Loan Awards *
by Family Income, 1986-87



* All loans awarded to
Dependent Undergraduates Only

Figure 4.14

Percent Full-Time Undergraduates Receiving Grant Aid by Type of Grant Aid and Parental Income, 1986-87



Average Grant Award Per Full-Time Undergraduate Recipient by Type of Grant Aid and Parental Income, 1986-87

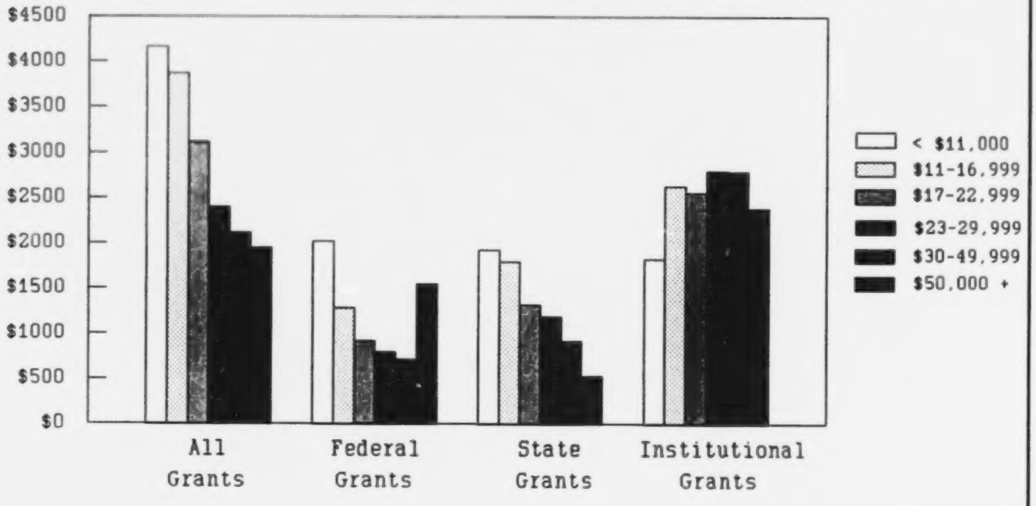
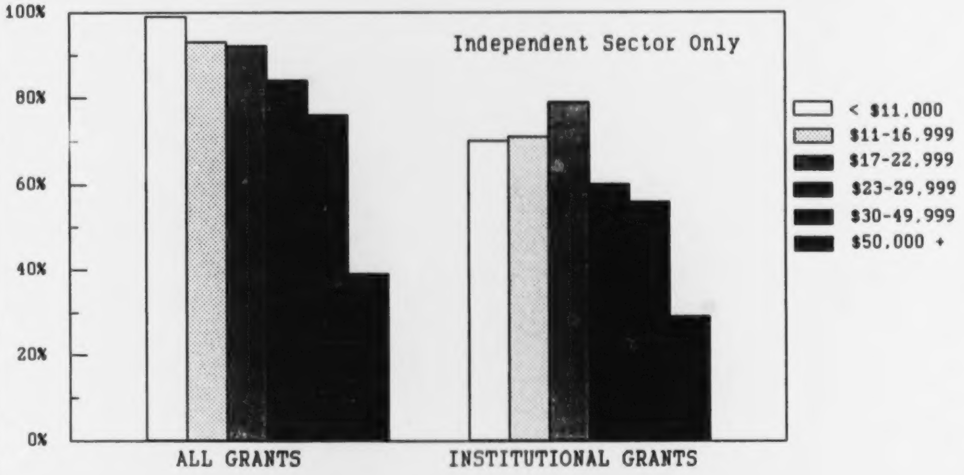


Figure 4.15

Percent of Undergraduates Receiving Institutional Grant Aid by Parental Income, Within the Independent Sector, 1986-87



Average Institutional Grant Aid Award Per Undergraduate Recipient by Parental Income, Within the Independent Sector, 1986-87

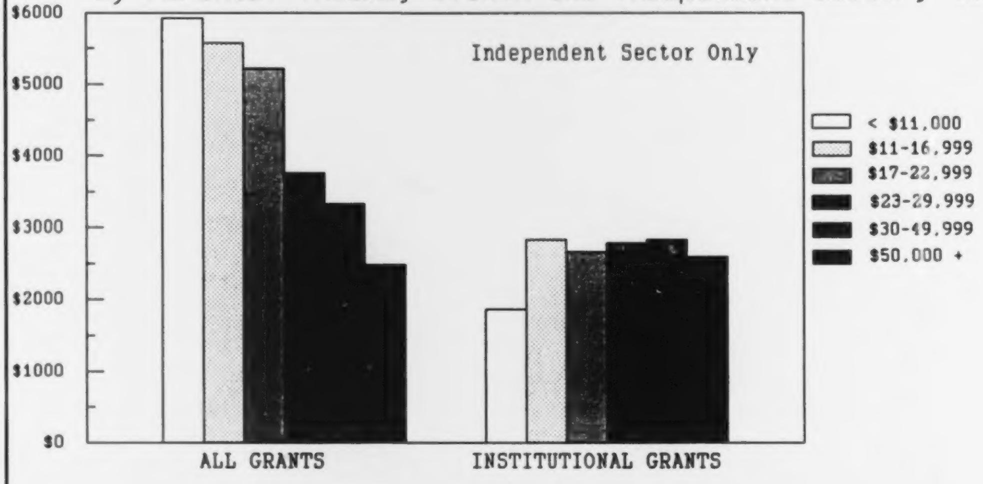


Table 4.3
Full-Time Undergraduate Recipients of Federal, State & Institutional Grants by Parental Income, 1986-87

Parental Income	Percent Receiving Federal	Average Amount of Federal Award Per Recipient	Percent Receiving State	Average Amount of State Award Per Recipient	Percent Receiving Institutional Grants	Average Amount of Institutional Grant Per Recipient
ALL SECTORS						
< $11,000	91%	$2,027	81%	$1,929	30%	$1,830
$11,000-16,999	85%	$1,286	81%	$1,799	37%	$2,637
$17,000-22,999	80%	$922	74%	$1,324	32%	$2,568
$23,000-29,999	65%	$798	59%	$1,193	27%	$2,805
$30,000-49,999	41%	$725	44%	$919	28%	$2,798
$50,000 +	10%	$1,553	19%	$532	19%	$2,390
INDEPENDENT SECTOR ONLY						
< $11,000	94%	$2,178	82%	$2,870	70%	$1,863
$11,000-16,999	85%	$1,393	74%	$2,527	71%	$2,836
$17,000-22,999	82%	$1,200	70%	$2,226	79%	$2,660
$23,000-29,999	67%	$1,159	60%	$1,760	60%	$2,784
$30,000-49,999	42%	$1,453	42%	$1,279	56%	$2,886
$50,000 +	9%	$1,011	16%	$672	29%	$2,597

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

Gender Men and women differed little in either the percentage receiving financial aid (71 and 74 percent respectively), or in the average total awards they received ($4,156 and $4,022). This was true for both grants and loans. Slightly more women (14%) received work study than men (9%).

Race/Ethnicity Although most full-time undergraduates receive some form of student financial aid (73 percent), differences nevertheless do exist across the racial/ethnic groups which make up the New York postsecondary education system (Figure 4.16 and 4.17). Fewer white students receive some form of aid (69 percent) compared to black and Hispanic students (85 percent each). In terms of average total awards, Asian students received the highest average awards, almost $4,909, followed by black students, $4,453, white students $3,937 and Hispanic students, $3,920.

Figures 4.18 and 4.19 present total aid divided into grants and loans by racial/ethnic student characteristics. Sixty percent of white students received grant aid compared to 80-82 percent for black and Hispanic students. Asian students fell in between those two groups with 70 percent receiving grant aid. The average grant awards were $2,543 for white students, $3,084 for Hispanics, $3,458 for blacks and $3,918 for Asian students. Smaller differences existed between the

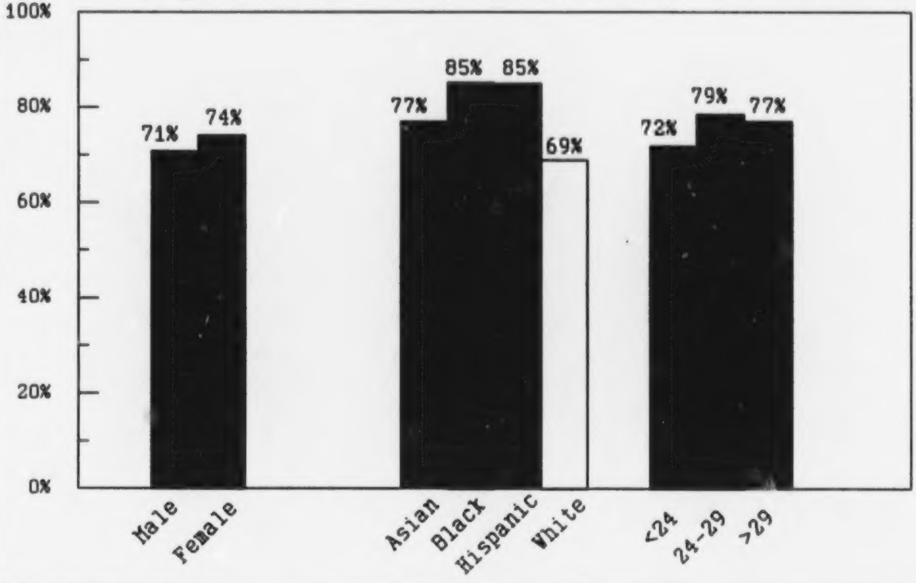


Figure 4.16

Percent of Full-Time Undergraduates Receiving Aid by Selected Student Characteristics, 1986-87

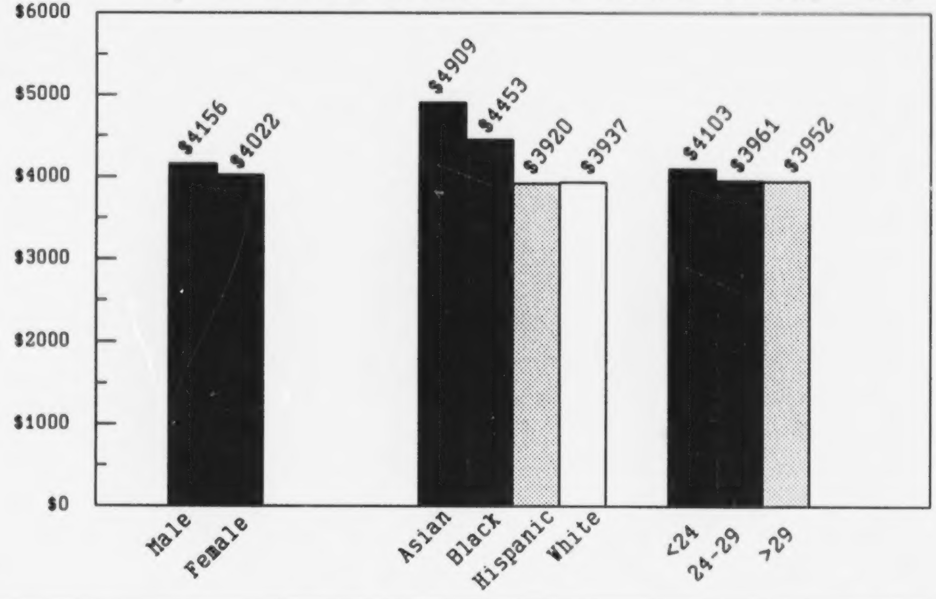


Figure 4.17

Average Amount of Aid Received Per Recipient by Selected Student Characteristics, 1986-87

Figure 4.18

Percent of Full-Time Undergraduates Receiving Grants & Loans by Race, 1986-87

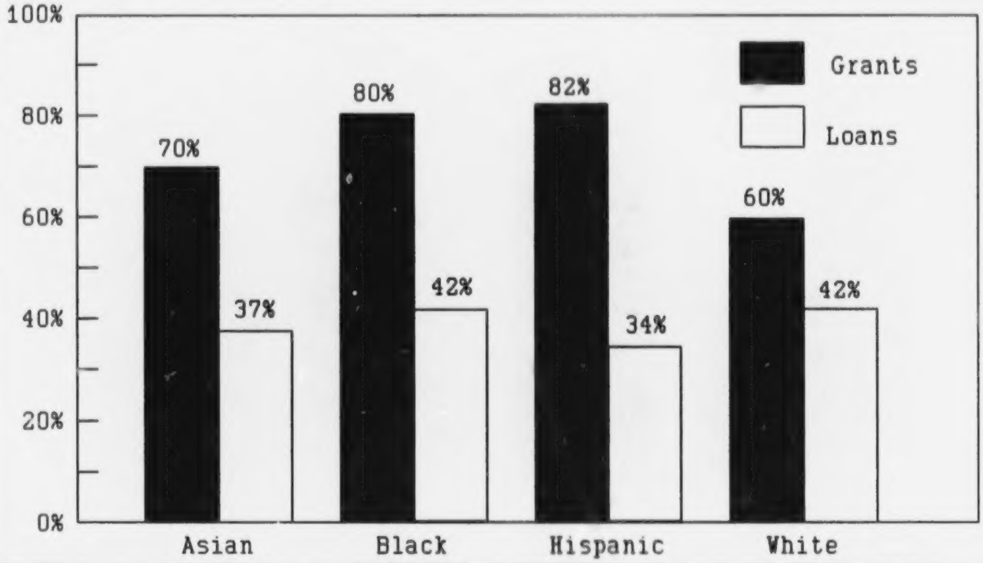
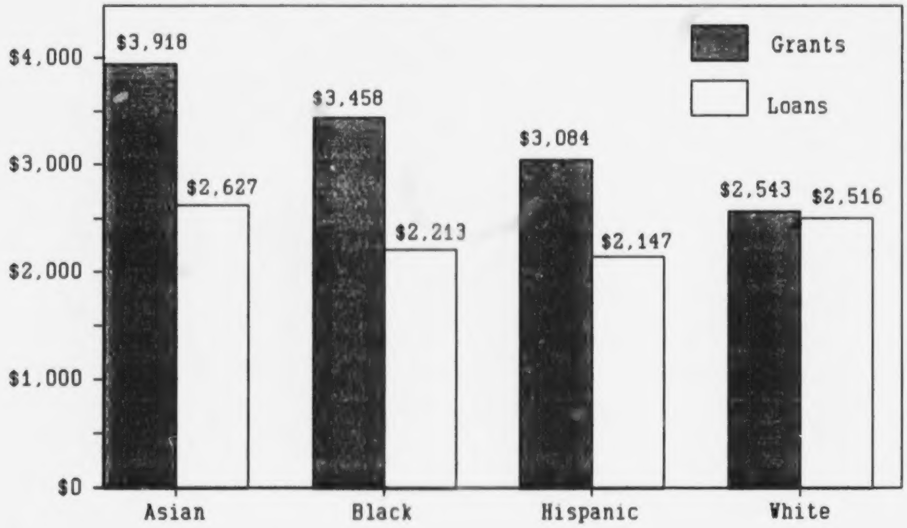
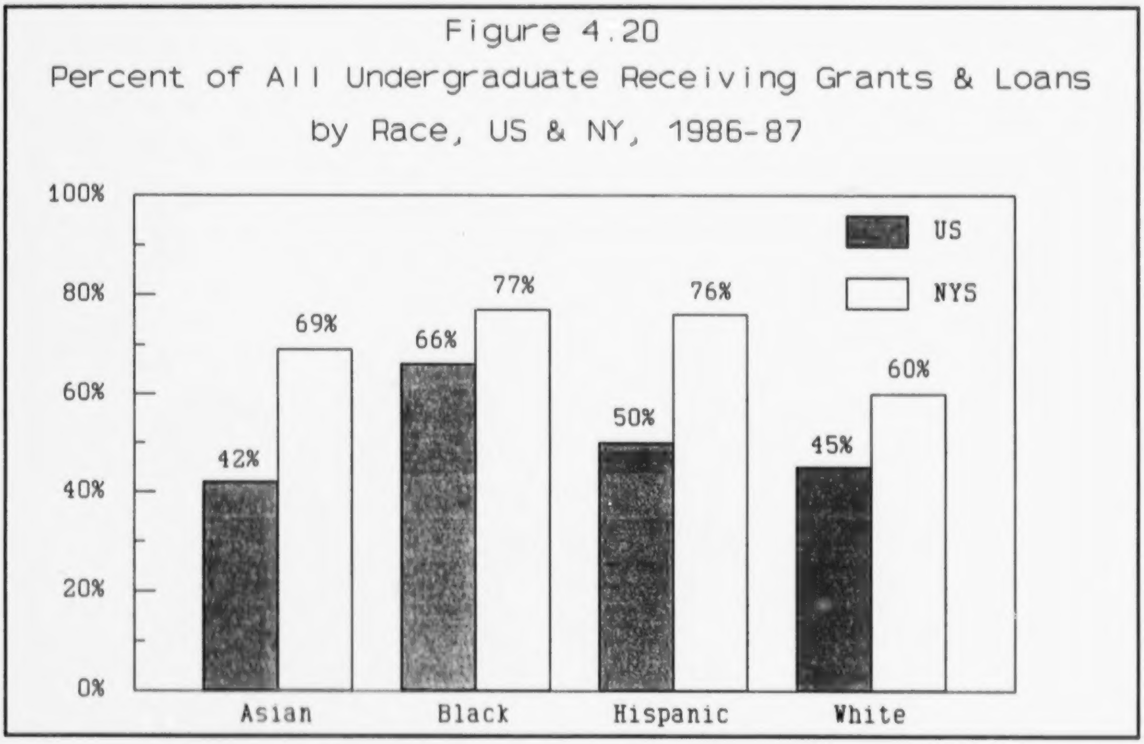


Figure 4.19

Average Grant & Loan Amount Per Full-Time Undergraduate Aid Recipient by Race, 1986-87





racial/ethnic student categories in regard to loans; varying between 34 and 42 percent. The average amount borrowed did not vary by racial/ethnic group, as it ranged from $2,147 to $2,627.

Figure 4.20 indicates that students from all racial/ethnic groups were substantially more likely to receive financial aid in New York State than nationally.

Age Substantial student aid is being provided to all age groups within New York State. Older full-time students were more likely to receive grants and less likely to receive loans or work study than were younger students. Average awards were similar for younger and older students.

Marital Status Married undergraduates were substantially less likely to receive grants, loans, and work study than were unmarried undergraduates. Average award amounts, however, did not differ greatly by marital status.

Dependency Status Financially independent full-time undergraduates were more likely to receive both grants and loans but less likely to receive work study than were financially dependent full-time undergraduates. Average grant awards were $3,233 for independent students compared to $2,730 for dependent students, and average work study amounts were $1,020 for independent students compared to $833 for dependent students.

Race and Income Differences in financial aid by race/ethnicity are largely due to differences in the family income of the racial/ethnic groups. Table 4.5 and Figures 4.21 and 4.22 provide the aid rates and average awards for grant recipients by

Figure 4.21

Percent of Full-Time Undergraduates Receiving Grant Aid by Race & Parental Income, 1986-87

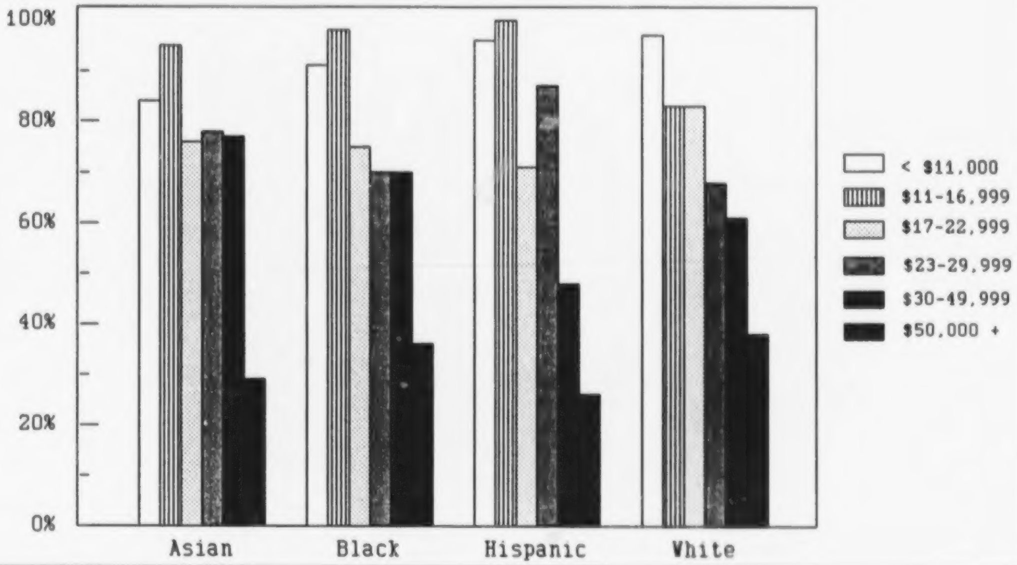


Figure 4.22

Average Grant Amount of Full-Time Undergraduate Aid Recipients by Race & Parental Income, 1986-87

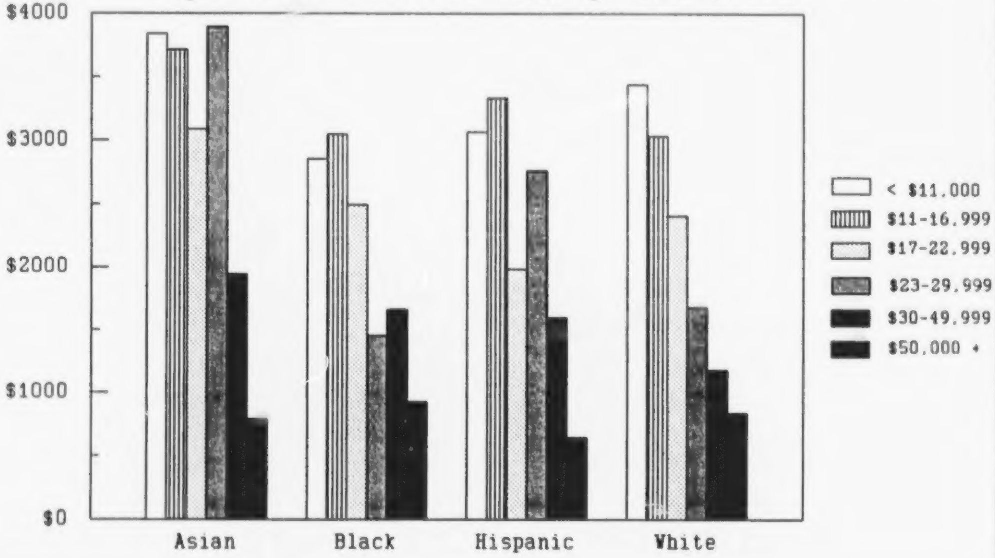


Table 4.4
NYS Average Awards and Percentage of Full-Time Undergraduates Receiving Grants, Loans and Workstudy by Financial Dependency Status and Income, 1986-87

	Percent Receiving Aid		Average Award	
	Dependent	Independent	Dependent	Independent
GRANTS				
< $1,000		93.6%		$3,624
$1,000-4,999		81.8%		$3,754
$5,000-10,999		93.9%		$2,900
< $11,000	94.4%	*	$4,172	*
$11,000-16,999	92.9%	77.2%	$3,872	$2,323
$17,000-22,999	84.4%	49.8%	$3,117	$2,323
$23,000-29,999	74.0%	64.2%	$2,405	$1,322
$30,000-49,999	62.4%	37.7%	$2,117	$1,980
$50,000 +	35.8%	21.2%	$1,953	$2,982
LOANS				
< $1,000		42.4%		$2,236
$1,000-4,999		55.5%		$2,573
$5,000-10,999		59.0%		$2,689
< $11,000	38.6%	*	$2,369	*
$11,000-16,999	52.8%	28.2%	$2,172	$2,510
$17,000-22,999	60.9%	54.0%	$2,392	$2,574
$23,000-29,999	49.5%	61.6%	$2,564	$2,907
$30,000-49,999	45.7%	26.7%	$2,454	$2,788
$50,000 +	25.9%	27.3%	$2,609	$2,082
WORKSTUDY				
< $1,000		8.6%		--
$1,000-4,999		12.6%		--
$5,000-10,999		0.8%		--
< $11,000	14.4%	*	--	*
$11,000-16,999	24.9%	6.2%	$859	--
$17,000-22,999	16.6%	2.8%	$798	--
$23,000-29,999	14.9%	0.0%	$828	--
$30,000-49,999	11.4%	3.1%	$766	--
$50,000 +	8.7%	0.0%	$823	--

* Independent students were broken into sub-categories based on student and spouse income.
SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

race/ethnicity and student-reported family income. For both the percent receiving aid and the average amount of aid, the patterns are very similar for black, Hispanic, white and Asian students **within** each income category. The only substantial discrepancy involves higher average awards for Asians in all income groups. This is almost certainly due to the fact that Asian students are much more likely to attend independent colleges and universities where costs are higher. Given the smaller sample sizes available for the minority groups in these race by income analyses, other relatively small variations observed in the aid patterns across race/ethnic groups are not considered to be reliable.

Loans are a function of a family's willingness to borrow as well as a function of family income. The need for and amount of loans incurred is also related to the sector or cost of the college attended. The strong enrollment of Asians in the higher cost, independent institutions certainly helps to explain why Asians with incomes between $17,000 and $50,000 have the highest loan rates (over two-thirds).

While the pattern of grant aid was similar across race and income groups, the pattern of loans incurred differs by race and income group (Table 4.5 and Figures 4.23 and 4.24). Over 60 percent of white, full-time undergraduates with incomes under $23,000 borrowed to finance the costs of their college education. As income increased above $23,000, loan rates steadily decreased to the point that 29 percent of white students with incomes of $50,000 or more incurred loans. Black and Hispanic students had lower loan rates for both the highest and the lowest income groups. This may reflect sector of attendance or unwillingness to borrow by these groups. Both blacks and Hispanics also had a curious dip in loan rates for those with family incomes around $23,000. Further research would be needed to confirm the reliability of this pattern and to identify explanations for the middle income anomaly.

Conclusion

New York State ranks first in the nation in the total amount of student financial aid awarded to its postsecondary students. In 1986-87, over 1.6 billion dollars in financial aid was awarded to undergraduate students at New York's colleges and universities. Most of New York's students receive some form of financial aid. Over 70 percent of the students in the NYPSAS sample received aid, and the average amount of the aid from all sources was over $4,000. Sixty-five percent of all aid was grant aid. Another 41 percent came from various types of loans.

Although the percentage of students receiving financial aid does vary across the sectors, the majority of students within each sector receive financial aid. The sector with the largest percentage of its students receiving aid was the proprietary sector with fully 80 percent of its students receiving some form of aid. The average of that aid from all sources was about $4,027. Seventy-six percent of both the independent and City University four-year institution students receive financial aid although the average amount of that aid is substantially different (almost $6,000 and $2,600 respectively) reflecting, in part, the large difference in cost of attendance within each of those sectors.

Financial aid is awarded on the basis of a number of criteria not the least important of which is financial need. In fact the two major governmental grant programs, TAP and Pell, are entitlement programs based primarily on family income. It is not surprising therefore that the NYPSAS study shows that the award of grant aid is strongly related to family income. For students from families under $11,000 gross income 95 percent received financial aid compared to just under 50 percent of students from families with incomes in excess of $50,000. The average amount of that aid is also related to family income; the lower the family income the higher the average award. For students from families with incomes under $11,000 the average total aid was over $5,000 while the average award to students

Figure 4.23

Percent of Full-Time Undergraduates Receiving Loans/Workstudy by Race & Parental Income, 1986-87

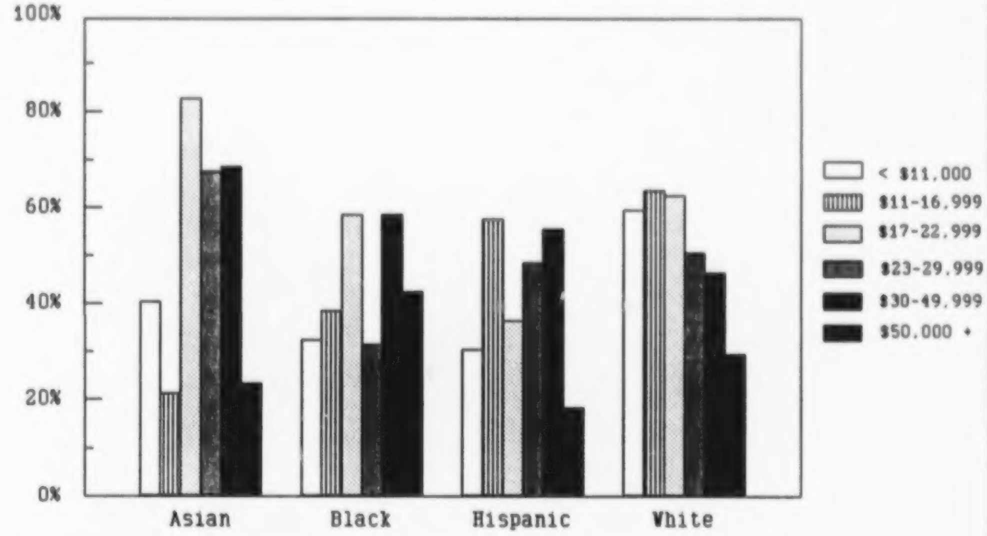


Figure 4.24

Average Amount of Loans/Workstudy for Full-Time Undergraduate Recipient by Race & Parental Income, 1986-87

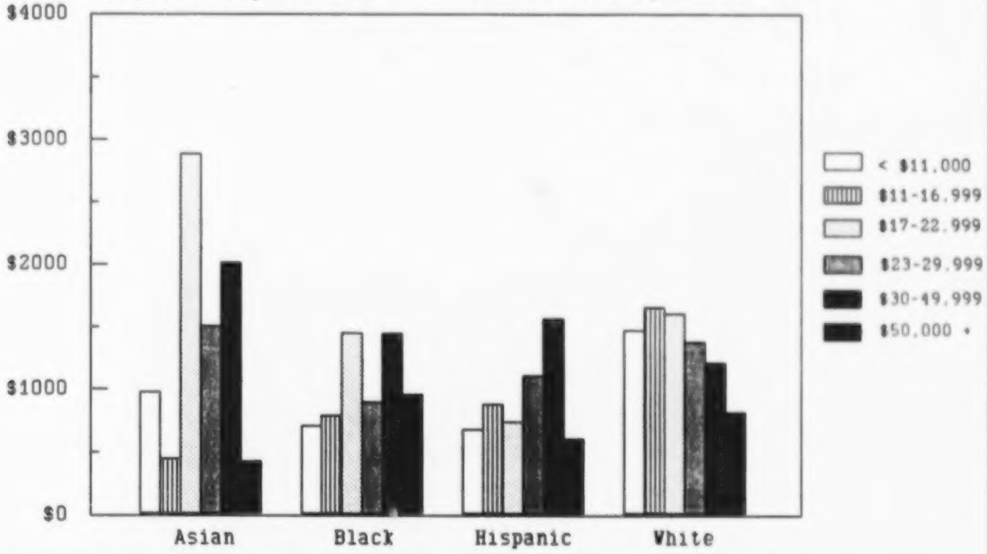


Table 4.5
NYS Full-Time Undergraduates Receiving Grants and Loans/Workstudy by Race within Student Reported Parental Income, 1986-87

	Grants		Loans and Workstudy	
Student Category	Percent Receiving	Average Award	Percent Receiving	Average Award
Under $11,000				
Asian	84%	$3,841	40%	$960
Black	91%	$2,852	32%	$690
Hispanic	96%	$3,066	30%	$664
White	97%	$3,441	59%	$1,451
$11,000-16,999				
Asian	95%	$3,712	21%	$429
Black	98%	$3,046	38%	$775
Hispanic	100%	$3,337	57%	$861
White	83%	$3,034	63%	$1,641
$17,000-22,999				
Asian	76%	$3,089	82%	$2,863
Black	75%	$2,493	58%	$1,429
Hispanic	71%	$1,984	36%	$723
White	83%	$2,405	62%	$1,590
$23,000-29,999				
Asian	78%	$3,895	67%	$1,487
Black	70%	$1,454	31%	$884
Hispanic	87%	$2,764	48%	$1,091
White	68%	$1,678	50%	$1,358
$30,000-49,999				
Asian	77%	$1,942	68%	$1,990
Black	70%	$1,661	58%	$1,423
Hispanic	48%	$1,598	55%	$1,545
White	61%	$1,489	46%	$1,191
$50,000 +				
Asian	29%	$786	23%	$414
Black	36%	$925	42%	$943
Hispanic	26%	$645	18%	$589
White	38%	$839	29%	$802

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

from families with incomes over $50,000 was $2,982.

Who gets grant aid is also revealed by comparing the percentage of students by family income to the percentage of students receiving grant aid by family income. Although students from families with incomes under $11,000 constitute only 9 percent of all full-time dependent undergraduates, they receive 17 percent of all grant aid. Conversely, while students from families with incomes over $50,000 constitute 26 percent of all full-time undergraduates they receive only 12 percent of the grant aid.

The only exception to the relationship between grant aid and family income was for institutional grant aid. Institutional grant aid, as the name suggests is awarded by the institution and it is clear that criteria other than income and financial need play important roles in institutional financial aid decision-making. For example, while 91 percent of the students from families with incomes under $11,000 received federal grant aid, only 30 percent received institutional grant aid. Correspondingly while only 10 percent of students with reported family incomes over $50,000 received federal aid, 19 percent received institutional aid. Additionally, the average amount of the institutional grant aid awards varied little by family income. On average, students from families with $11,000 income received just over $1,800 compared to just under $2,400 for students from families with incomes over $50,000. It would be a mistake to assume, however, that because 90 percent of all institutional grant aid is awarded in the independent sector that students from lower income families do not receive as much grant aid as middle and upper income students. When all grant aid is added together the same relationship between income and grant aid appears in the independent sector which appears in the other sectors; more lower income students receive grant aid than upper income students, and the size of the awards is larger at the lower income levels. Virtually 100 percent of students from families with incomes under $11,000 received grant aid and the average amount of that aid from all grant aid sources was almost $6,000.

CHAPTER V: HOW STUDENTS AND FAMILIES FINANCE COLLEGE COSTS

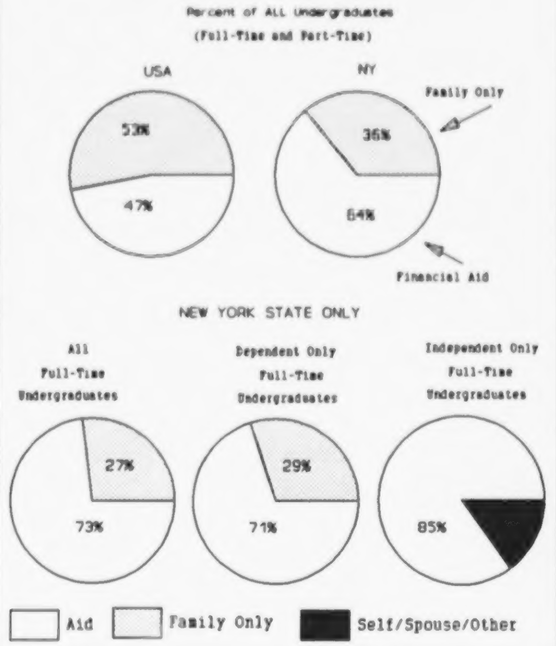
Students and their families bear the first responsibility for the financing of their post-secondary education. Thus, to understand how students and their families finance or meet the total cost of attending college, it is necessary to examine **all sources** of funds used in meeting those expenses: the student's and his or her family's as well as external financial aid programs. As we have seen, 64 percent of all undergraduates in New York State received financial aid. This means that some 36 percent paid for college using only their own and/or their family's resources.

In this chapter how students and their families pay for college, whether from their own resources or from financial aid programs or from some combination of sources, is examined. The chapter describes the manner in which these sources are combined for various categories of institutions and students. The first section of the chapter describes the percent of students using each resource or combination of resources and the second section describes the proportion of total expenses covered by each resource.

Where the Money Comes From: The Percentage of Students Using Family, Their Own and Financial Aid Resources

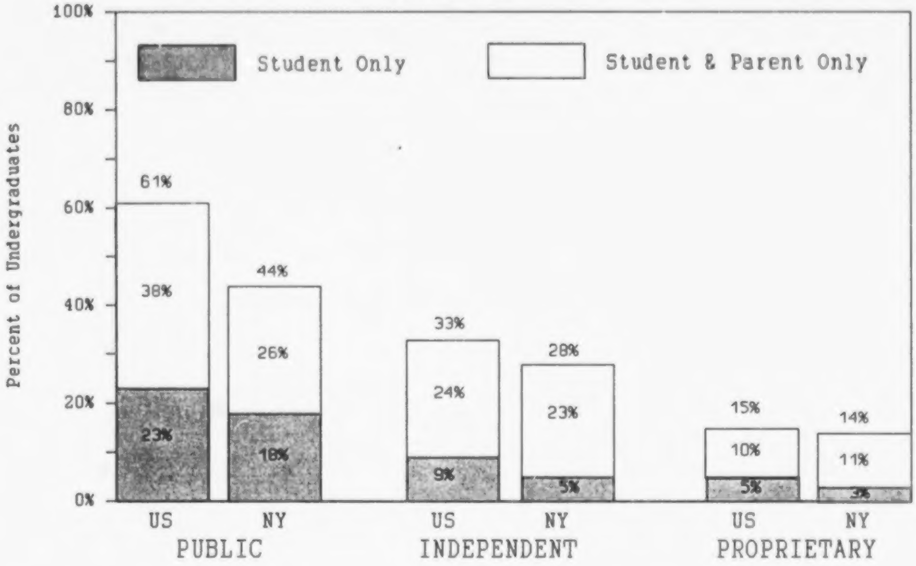
Nationally, less than half of all undergraduates received aid in 1986, compared to over 60 percent in New York State. In New York State, 7 percent of all undergraduates relied exclusively upon financial aid to cover college expenses. Another 36 percent relied solely on family resources, and the remaining 57 percent used both financial aid and family resources to cover college expenses. Nationally, 6 percent relied on financial aid, 53 percent on family resources, and 41 percent on both. Thus, as shown in Figure 5.1, a substantially higher proportion of the nation's students relied only upon their family to pay for their college costs than was true for New York State students.

Figure 5.1
Sources of Undergraduate Financial Support
New York State and the Nation, 1986-87



The data for full-time undergraduates in New York is similar to that for all undergraduates. As might be expected for full-time students, slightly more receive financial aid (73 percent) and slightly fewer rely on only their own resources (27 percent). Seven percent of all full-time undergraduates totally cover college expenses with financial aid. The pattern is not very different for **dependent** full-time undergraduates with 71 percent receiving financial aid and 29 percent relying exclusively on their parents and themselves.

Figure 5.2
Percentage of All Undergraduates Relying on Family
or Themselves to Cover College Expenses by Sector, 1986-87
US & NY



In both New York State and the nation, students in the public sectors were more likely to rely on only themselves or their family than were students in the independent sector (Figure 5.2). In New York State, 44 percent of public sector undergraduates and 28 percent of independent sector undergraduates covered all of their college expenses with family resources in 1986-87. In contrast, only 14 percent of undergraduates in the proprietary sector relied only on family resources. Nationally, a much larger percent of public sector undergraduates relied solely on family resources (61 percent). It is also interesting to note that a substantial number of students in all sectors are succeeding in attending college without assistance from their family or aid programs. In 1986-87, as many as one in five undergraduates nationally and one in eight undergraduates in New York State paid for college themselves. In New York State, 18 percent of public, 5 percent of independent, and 3 percent of proprietary students were able to finance their education during 1986-87.

Table 5.1 presents the different ways in which full-time, dependent undergraduates and their families finance their college costs. Figure 5.3 presents the percentage relying entirely upon themselves and their parents by sector and dependency status. Clearly most families finance their college costs through a combination of resources including parents, students and both grants and loans. Forty-two percent of SUNY Community College students relied exclusively upon themselves or

Figure 5.3

Percentage of Dependent, Full-Time Undergraduates Relying Entirely on Themselves and Their Parents to Cover College Costs by Dependency Status, 1986-87

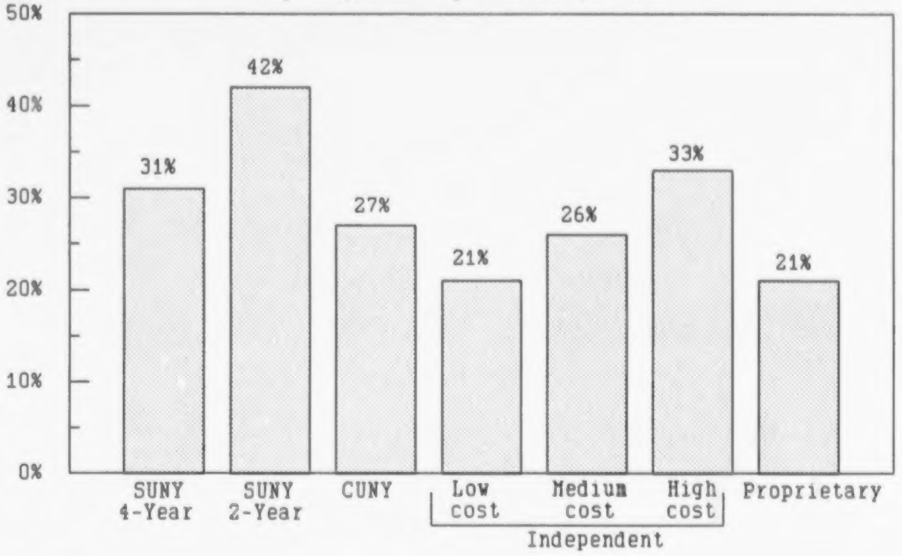


Table 5.1
The Different Ways in Which College Costs are Financed: The Percentage of New York Full-Time, Dependent Undergraduates Using Various Financial Resources to Pay for Their Educational Expenses, by Sector, 1986-87 [1]

	Source of Support					
			Financial Aid and Family			
Sector	Financial Aid Only	Family (Parents and Student only) [2]	Grant Aid and Family	Loans and Family	Grant Aid, Loans and Family	Total
Total	2%	29%	29%	8%	33%	100%
SUNY 4	2%	31%	25%	12%	32%	100%
SUNY 2	0%	42%	39%	5%	14%	100%
CUNY 4	3%	27%	62%	4%	4%	100%
Independent Low	1%	21%	30%	9%	39%	100%
Independent Medium	1%	26%	16%	8%	49%	100%
Independent High	1%	33%	14%	4%	39%	100%
Degree Proprietary	4%	21%	22%	18%	36%	100%
Non-Degree Proprietary	9%	9%	36%	6%	40%	100%

[1] All figures for New York Full-Time, Dependent Undergraduates except for Independent figures under Dependency Status.

[2] Parent contributions were student reported. In-kind contributions (i.e., support provided by parents in addition to financial assistance such as use of charge cards or free room and board) were included in the calculation of parent contributions.

NOTE: Details may not add to totals because of rounding.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

Table 5.2
The Different Ways in Which College Costs are Financed: The Percentage of New York Full-Time, Dependent Undergraduates Using Various Financial Resources to Pay for Their Educational Expenses, by Selected Student Characteristics, 1986-87

	Source of Support					
			Financial Aid and Family			
Selected Student Characteristic	Financial Aid Only	Family (Parents and Student only) [2]	Grant Aid and Family	Loans and Family	Grant Aid, Loans and Family	Total
Total	2%	29%	29%	8%	33%	100%
Gender						
Male	1%	31%	30%	7%	32%	100%
Female	2%	29%	28%	8%	34%	100%
Race/Ethnicity						
American Indian	--	--	--	--	--	100%
Asian American	5%	23%	36%	7%	31%	100%
Black, non-Hispanic	2%	19%	31%	6%	42%	100%
Hispanic	8%	18%	43%	4%	27%	100%
White, non-Hispanic	1%	32%	26%	8%	33%	100%
Parental Income						
Less than $11,000	10%	6%	46%	0%	38%	100%
$11,000-16,999	2%	5%	40%	1%	51%	100%
$17,000-22,999	1%	12%	26%	3%	58%	100%
$23,000-29,999	1%	19%	32%	7%	42%	100%
$30,000-49,999	0%	28%	27%	10%	36%	100%
$50,000 or more	0%	53%	21%	11%	15%	100%
Dependency Status						
Dependent	2%	26%	32%	7%	33%	100%
Independent	12%	28%	26%	6%	28%	100%

[1] All figures for New York Full-Time, Dependent Undergraduates except for Independent figures under Dependency Status.

[2] Parent contributions were student reported. In-kind contributions (i.e., support provided by parents in addition to financial assistance such as use of charge cards or free room and board) were included in the calculation of parent contributions.

NOTE: Details may not add to totals because of rounding.
-- indicates too few cases for reliable estimates.

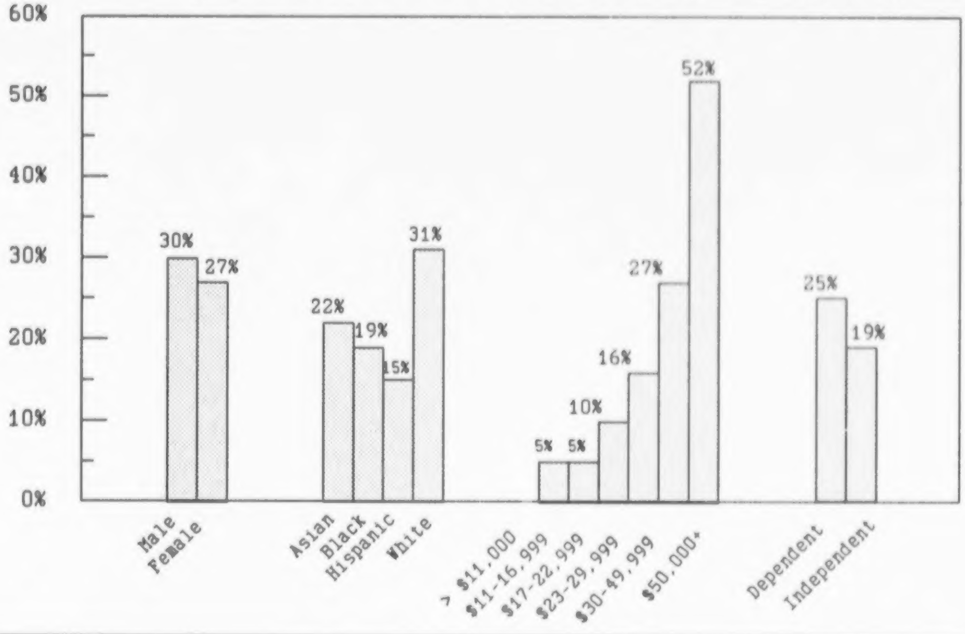
SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

their parents, with 31 percent of SUNY four-year institution students and 27 percent of CUNY students paying for their education without financial aid. Within the independent sector, as the cost of the institution increased the percent relying upon themselves or their parents increased; from 21 percent at the lowest cost independent sector institutions to 33 percent of the students at the highest cost independent sector institutions. This is almost certainly due to the family income mix of the students at these institutions as was shown in an earlier chapter.

A student's method of college financing is largely related to the income of his/her family and, therefore, to his or her level of financial need. Family income, of course, is not unrelated to a number of other student characteristics. Table 5.2 and Figure 5.4

Figure 5.4

Percent of Full-Time Undergraduates Relying Solely on Family Resources to Finance College Costs by Selected Student Characteristics, 1986-87



present the various ways in which families and students finance their college costs by several student characteristics. As might be expected, those full-time undergraduates who paid for their postsecondary education without financial assistance were more likely to be from higher income families, younger, unmarried, and white. Conversely, those students relying exclusively upon financial aid to finance their educational costs were more likely to be a minority, from lower income families, older, and financially independent.

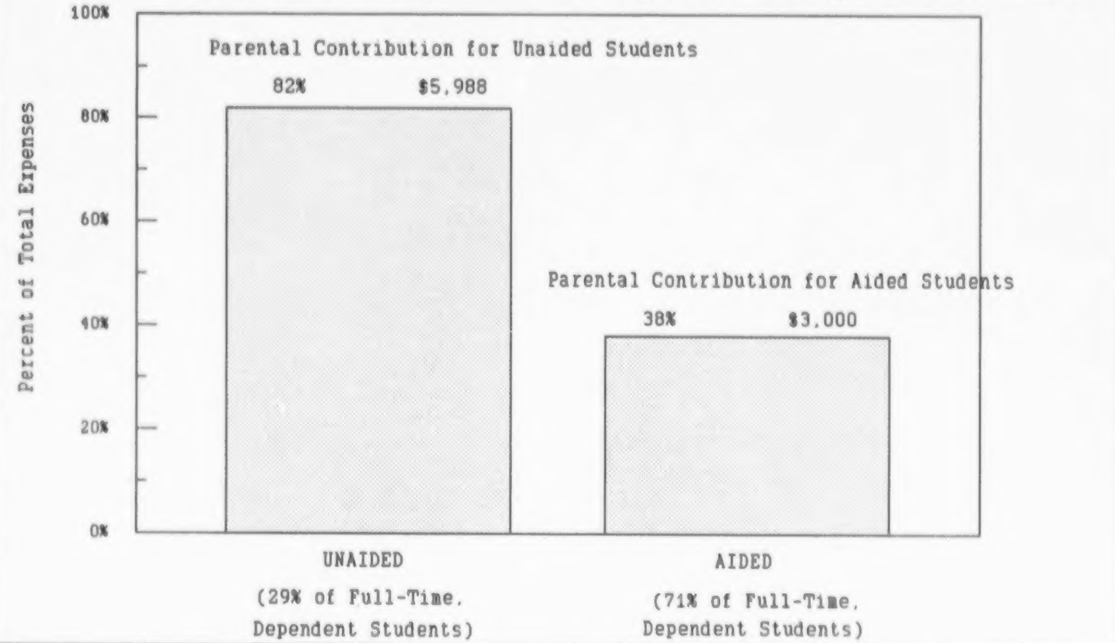
Sources of college financing by specific student characteristics are summarized below.

Family Income The percentage of students relying solely on family resources increased steadily as parental income increased, with 52 percent of those with incomes over $50,000 relying exclusively on their family resources to finance their educational costs. Conversely, students from lower income families relied more heavily upon grants and loans to finance their college costs.

Gender Little differences existed in the way in which male and female students and their families finance college costs.

Race/Ethnicity Reflecting differences in family income, families of white students were more likely to finance their college costs from their own resources than were minority students and their families. The latter were more likely to draw upon multiple sources to finance those costs.

Figure 5.5
Parental Contributions to College Expenses for
Aided and Unaided Full-Time, Dependent Undergraduates, 1986-87



Where the Money Comes From: The Average Amount From Each Source

The proportion of college expenses that is covered by grants, deferred by loans, or met by students, parents, and relatives is perhaps a more revealing measure of how students pay for college than the percentage of students drawing from various resources that were dealt with in the previous section of this chapter. Figures 5.5 and 5.6 summarize the average distribution of resources used to cover total college expenses for full-time, full-year, dependent undergraduates. Figure 5.5 shows that for the 29 percent of students who did **not** receive financial aid, their parents paid for 82 percent of their total college costs or about $6,000 on average.

For the 71 percent of the students who **did** receive some form of financial aid, the average parental contribution was $3,000 and covered 38 percent of the total educational costs. Among students who do receive financial assistance, some receive only grant aid, others receive only loans, and still others receive both. Figure 5.6 shows this information. In addition to showing where the money comes from for aided and unaided students, note the substantial difference in total college costs between students who both borrow and receive grant aid and those students who only received grant aid. Total college costs for students receiving only grant aid was $6,317 compared to $10,011 for those students who received grants and who borrowed.

Figure 5.6
Resources Used to Cover College Expenses
Full-Time, Dependent Undergraduates, 1986-87

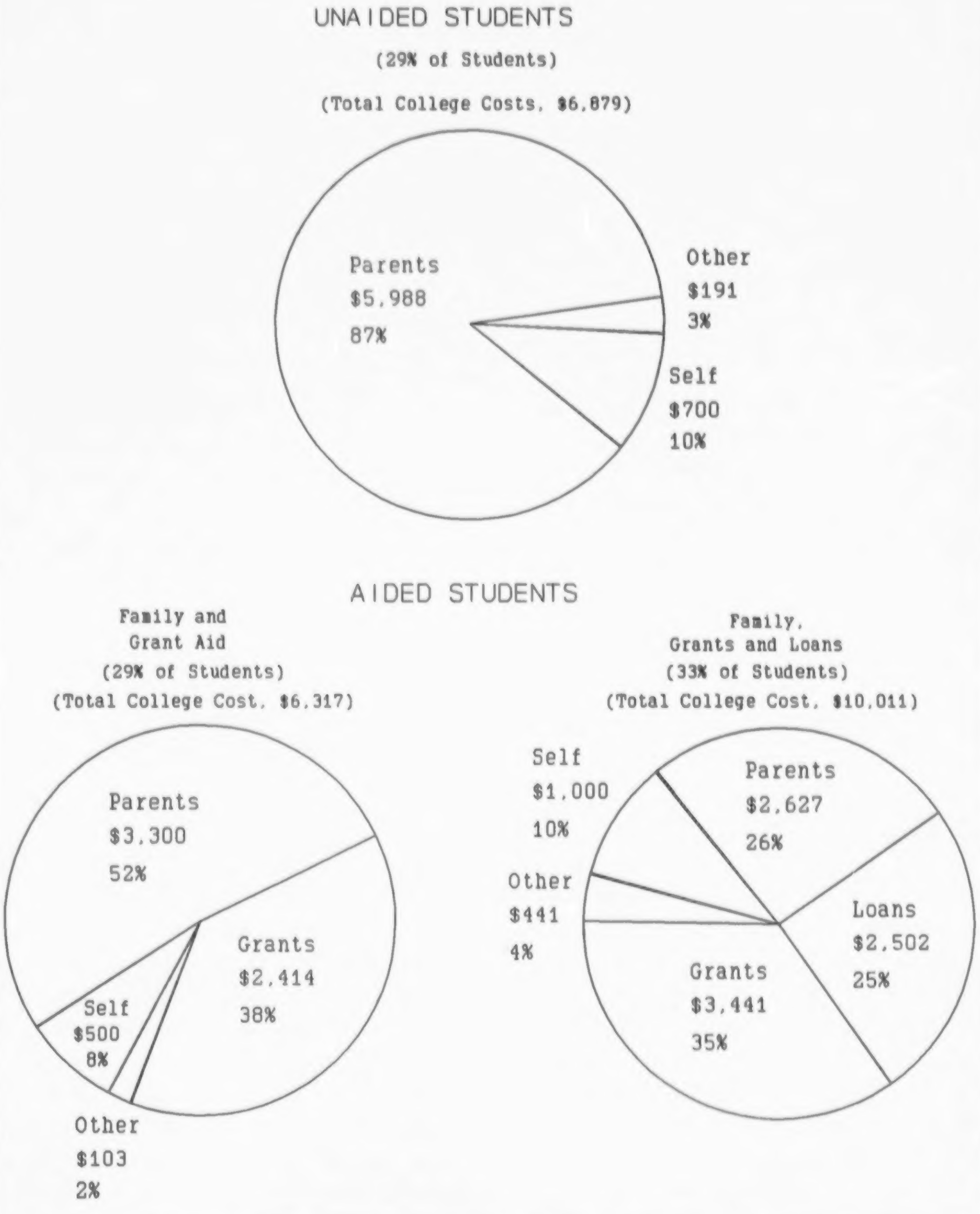


Table 5.3
Resources Used to Cover College Expenses
Full-Time, Full-Year, Dependent Undergraduates, by Race and Income, 1986-87

Selected Student Characteristic	Grant Aid	Parent Contribution	Student Contribution	Work Study	Relative/ Friends Contribution	Loans	Total
Race							
American Asian	$2,777	$3,960	$1,032	$92	$1,120	$956	$9,937
Black, non-Hispanic	$2,716	$1,495	$668	$132	$273	$1,040	$6,324
Hispanic	$2,398	$1,876	$768	$92	$521	$658	$6,313
White, non-Hispanic	$1,429	$4,352	$1,303	$108	$880	$1,015	$9,087
Parental Income							
Less than $11,000	$3,931	$800	$400	$116	$325	$914	$6,486
$11,000-16,999	$3,594	$1,500	$600	$214	$572	$1,146	$7,626
$17,000-22,999	$2,630	$1,900	$700	$133	$267	$1,458	$7,088
$23,000-29,999	$1,772	$2,942	$700	$124	$539	$1,268	$7,345
$30-49,999	$1,309	$4,150	$984	$87	$900	$1,122	$8,552
$50,000 or more	$688	$8,000	$1,000	$72	$1,032	$666	$11,458

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

For the 29 percent who received **only** grant aid, their parents paid for 52 percent of their total college costs, or about $3,300 on average. For students who both borrowed and received grant aid, their parents contributed about the same amount of total dollars, $2,627, but only about 26 percent of the total costs because the institutions they attended were more expensive. For both types of aided students, grants covered just under 40 percent of total costs but, again, the absolute amount of that aid differed substantially with grants-only students receiving about $2,400 compared to $3,400 for students receiving both grants and loans. For the loan-incurring students, the loans covered about 25 percent of total costs and averaged about $2,500. Students themselves contributed about the same percentage of their total college costs regardless of whether they were aided or not, or whether or not they incurred loans; about 10 percent in each case. The absolute amount of their contribution varied only slightly, between $500 and $1,000.

Students in different sectors and from different family incomes naturally reported different mixes of resources used to cover their colleges expenses. For example, Figure 5.7 and Table 5.3 provide the average grant award along with average parent and student contributions by family income for full-time, dependent undergraduates. Average grant amounts decrease steadily from about $3,900 for the lowest income groups to under $700 for the highest income group. Conversely, parent contributions were about $800 for the lowest income group and increased steadily to about $8,000 for the highest income group. Part of this increase reflects the need to cover expenses not picked up by grants as income increases and part reflects a general increase in total costs as income increases.

Figure 5.7

Average Grant Aid, Parent and Student Contributions to College Expenses by Income for Full-Time, Dependent Undergraduates by Income, 1986-87

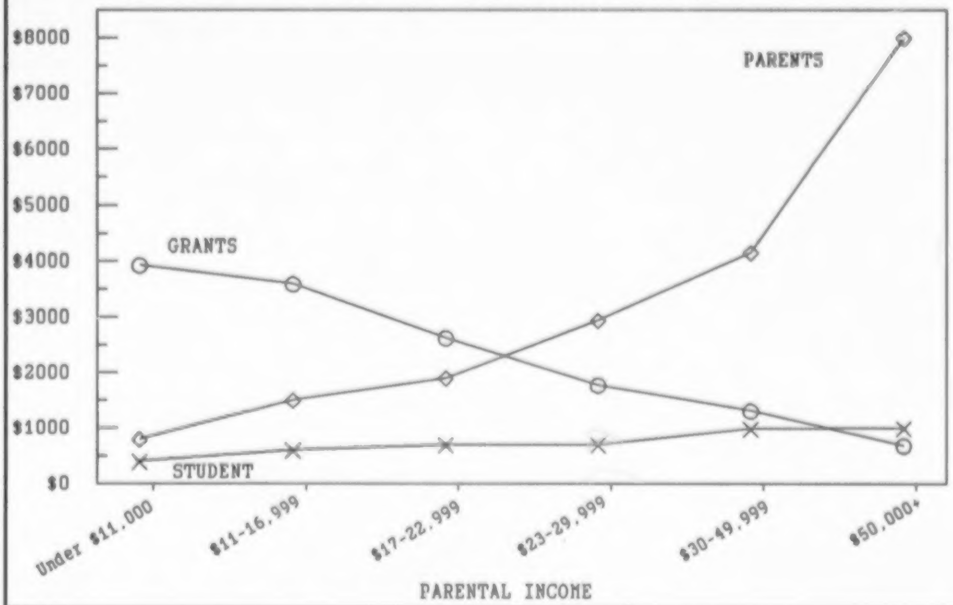


Table 5.3 also shows this information by racial/ethnic group. Average grant awards for white students were about half of those for non-white students reflecting the income make-up of these different groups. Parental contributions were, on average, highest for white students ($4,352) and almost $4,000 for Asian students. Parents of black and Hispanic students contributed, on average, $1,495 and $1,876 respectively. Average loans did not vary substantially by racial/ethnic group, averaging about $1,000 per student (**not** per recipient).

Table 5.4 shows the amount of total educational costs derived from various sources for aided and unaided dependent, full-time undergraduates by sector. The table shows, as one might expect, that parents of students in the independent sector contribute substantially more to the cost of their children's education than do parents of students in public sector institutions. The average parent of a student attending a SUNY four-year institution contributed $3,000 of the $6,000 total cost. Parents of students at high-cost independent sector institutions contributed, on average, just under $9,000 to the total cost of about $16,000. The table also again indicates that students attending independent sector institutions rely much more heavily upon financial assistance to finance the costs of their college education than do students at public sector institutions. The average amount of grant aid for **both aided and unaided students alike** (all students), was $760 for students attending SUNY four-year institutions and just under $4,000 for students attending the high cost independent sector institutions. Those amounts are, of course, higher when one examines average grant awards for only those students receiving aid. In that case, average grant amounts were $1,114 for

Table 5.4
Total Resources Used to Cover College Expenses for All Full-Time, Dependent Undergraduates
by Institutional Sector and Level, 1986-87

Sector and Level of Institution	ALL FULL-TIME, DEPENDENT UNDERGRADUATES							
	Percent Aided	Grants	Parents	Student	Loans	Work Study	Other	Total Resources
SUNY 4	57%	$760	$3,000	$1,123	$844	$73	$147	$5,947
SUNY 2	53%	$555	$2,475	$827	$320	$0	$58	$4,235
CUNY 4	69%	$1,330	$2,100	$922	$148	$35	$43	$4,578
Independent Low	70%	$2,207	$5,000	$1,363	$1,260	$161	$158	$10,149
Independent Medium	65%	$2,172	$6,200	$1,446	$1,558	$193	$218	$11,787
Independent High	64%	$3,950	$8,784	$1,471	$1,483	$191	$309	$16,188
Degree Proprietary	62%	$1,583	$2,000	$1,274	$1,245	$0	$124	$6,226
Non-Degree Proprietary	85%	$1,949	$800	$777	$1,215	$0	$78	$4,819

Sector and Level of Institution	FULL-TIME, DEPENDENT UNDERGRADUATE AID RECIPIENTS						
	Grants	Parents	Student	Loans	Work Study	Other	Total Resources
SUNY 4	$1,114	$2,500	$1,045	$1,243	$101	$148	$6,151
SUNY 2	$995	$1,500	$611	$593	$0	$58	$3,757
CUNY 4	$1,967	$1,700	$966	$206	$50	$59	$4,948
Independent Low	$2,792	$4,000	$1,353	$1,596	$194	$171	$10,106
Independent Medium	$3,003	$5,000	$1,512	$2,170	$267	$211	$12,163
Independent High	$5,950	$6,000	$1,486	$2,247	$263	$235	$16,181
Degree Proprietary	$1,994	$1,700	$1,021	$1,568	$0	$154	$6,437
Non-Degree Proprietary	$2,152	$960	$612	$1,342	$0	$141	$5,207

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

SUNY four-year institution students and $3,000 to $6,000 for independent sector institution students.

Parental Savings

A major issue in the area of how families pay for the cost of a college education concerns savings. A number of states have seriously examined a variety of programs to encourage parents to establish trust funds and other savings accounts specifically to help pay for the future costs of their children's college educations. How many families actually save for their children's college educations and how much do they save? The NPSAS study obtained information not only from the institutions and the students, but also from a sub-sample of parents of students included in the study. The New York State augmentation of the national NPSAS study included a sample of 1,400 parents and that questionnaire included questions on parental savings.

Table 5.5 shows the various sources parents reported they drew from in contributing to their children's college education costs. Almost 70 percent of the parents of full-time undergraduates indicated that they derived at least part of their contribution from savings. Seventy-seven percent said they used their current income as a resource, and 27 percent said they took out a parental loan. The percentage of parents reporting that they used savings in part to help pay for their children's education is, however, misleading without a sense of **how much** they saved for that purpose or for how long they saved. Unfortunately, the NPSAS parental questionnaire did not ask those questions. It did ask, however, what was the combined total current value of all of their savings and

Table 5.5
Source of Parent Contributions * to College Expenses for Full-Time, Full-Year Undergraduates, 1986-87

Financial Resource		
Past		
Assets (Sold)	11.9%	
Savings	69.2%	
Account for School		37.6%
Trust for School		14.2%
Savings/Trust Not for School		45.4%
Present		
Current Income	77.1%	
New/Additional Income	30.8%	
Worked More Hours		19.7%
Parent Took Additional Job		16.8%
Future		
Loans	27.2%	
From Life Insurance		5.5%
Second Mortgage		5.5%
Refinanced Real Estate		3.8%
Other Loan		18.0%
Other	3.4%	

Combination of Sources	
Savings Only	9.3%
Income Only	16.4%
Savings & Income Only	7.1%
Savings, Income & Assets Only	36.5%
Income & Loans Only	5.9%
Savings, Income & Loans Only	9.8%
Savings, Income, Assets & Loans	2.1%
Other Sources & Combinations	12.9%
	100.0%

* Among parents making any contribution.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10/89)

Figure 5.8

Dollar Value of Liquid Assets of Parents of Full-time Dependent Undergraduates, 1986-87

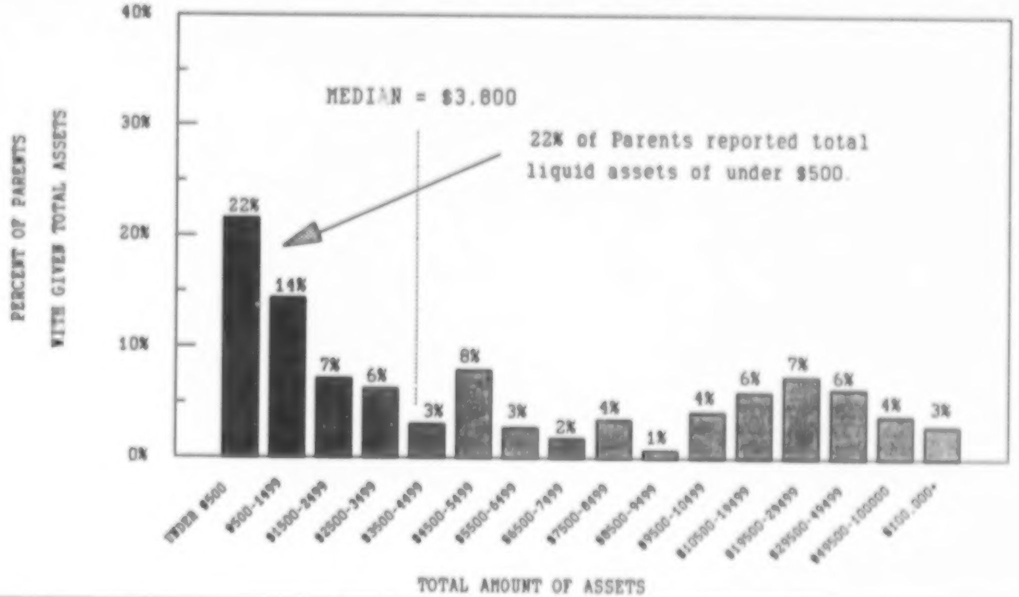
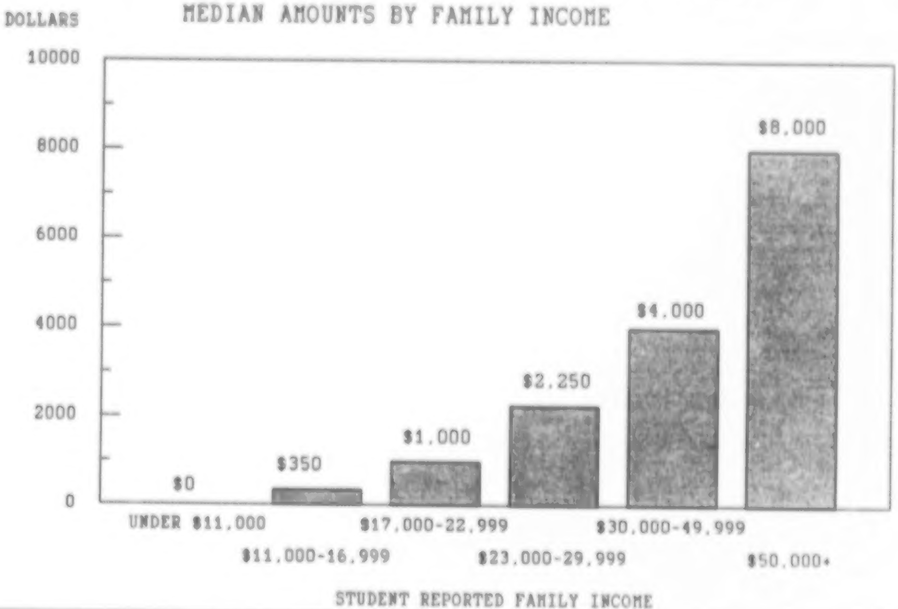


Figure 5.9

PARENT CASH, SAVINGS & CHECKING ACCOUNT ASSETS FOR FULL-TIME DEPENDENT UNDERGRADUATES, 1986-87

MEDIAN AMOUNTS BY FAMILY INCOME



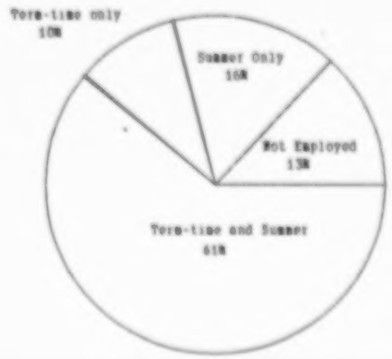
checking accounts. This gives some idea of the amount of money that might be available to use for college expenses.

Figure 5.8 shows the distribution of the total amount parents reported they had in all of their checking and savings accounts, and Figure 5.9 shows the median value of that savings by family income categories. Figure 5.8 shows that 60 percent of the parents had less than $5,500 in those accounts, and almost three-quarters (73 percent) had under $10,500 in those accounts. Figure 5.9 shows the median values of those accounts by family income categories and shows that, as one might expect, most families with incomes under $11,000 have no savings of any type. However, even the families with incomes in the $30,000 to $50,000 range have, on average, only $4,000 in savings. The fact that so many parents indicated that they helped to finance the costs of their children's education through savings while the amounts in their savings accounts were so low would appear to indicate that most parents have not been saving for extended periods of time and must be paying college costs from current incomes and loans. Table 5.5 supports that contention in that only 9 percent of the parents indicated that they made all of their parental contributions from past savings, while the largest category (37 percent) indicated that they were drawing from multiple sources: savings, income, and assets.

Student Employment

Regardless of income, the students average contribution was between $1,000 and $2,000. These averages reflect a considerable effort by students to work during school and during the summer to support their education. According to NPSAS respondents, 87 percent of the full-time undergraduates were employed some time during 1986-87 (Table 5.6 and Figure 5.10). Seventy-one percent were employed during the academic term. Additionally, a substantial percentage of these students were employed for more than twenty hours during the academic term. Among those who worked, older, black, and low income students reported working more hours than did other students (Figure 5.11). Thirty-eight percent of those aged 23 or less and 76 percent of those aged 30 or more worked more than 20 hours per week. Corresponding figures were 66 percent of blacks and 49 percent of aided students with incomes under $11,000. Many full-time undergraduates have availed themselves of the opportunity to work as a method of holding down college costs.

Figure 5.10
Periods of Employment of
New York State Full-Time Undergraduates
1986-87



Conclusion

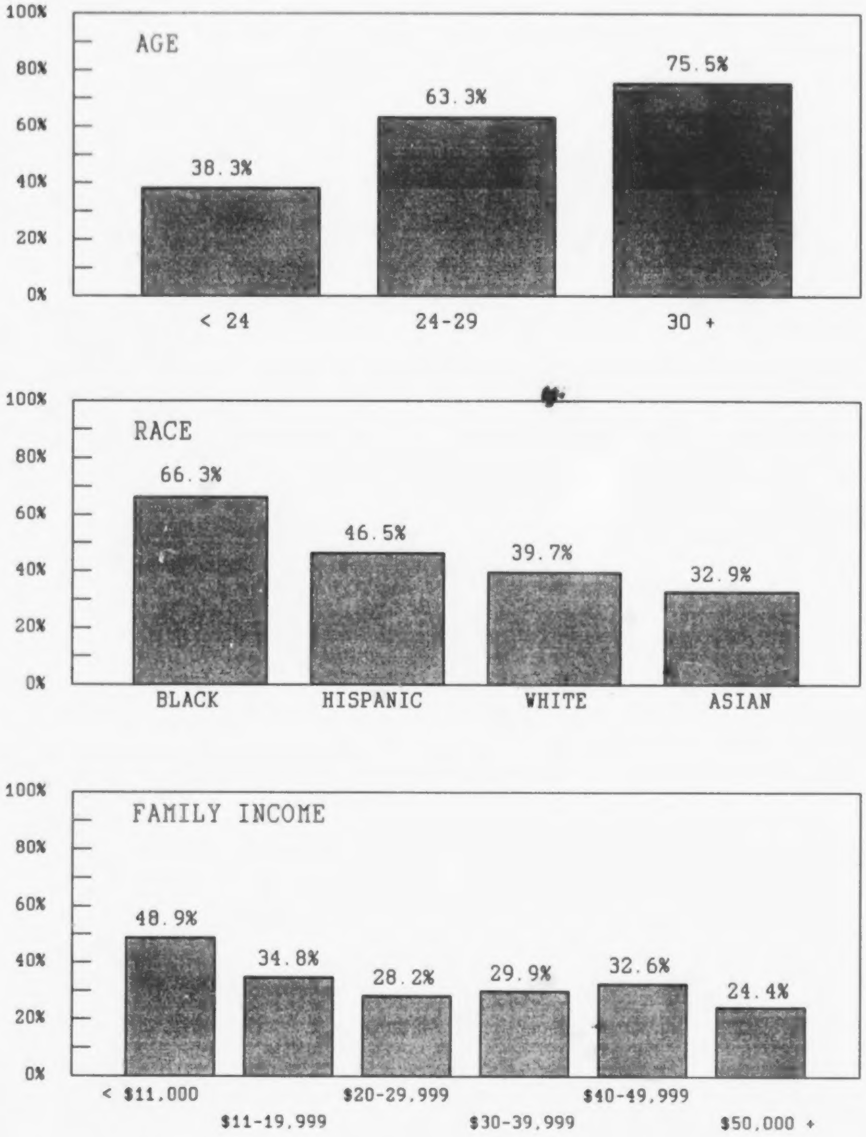
Students and their families bear the primary responsibility for financing the costs of their college education. In New York State, 36 percent of all undergraduate students and their families paid for the entire cost of their education. Sixty-four percent of

Table 5.6
Percent of New York State Full-Time Undergraduates Enrolled in 1986-87 who were Employed During the Summer of 1986 and 1986-87 Academic Terms by Employment Period, Enrollment, Demographic Characteristics and Dependency Status

Selected Student Characteristics	Percent employed							
	Academic terms and/or summer				Academic Terms			
	All Students	Full-time Students	Dependent	Independent	All Students	Full-time Students	Dependent	Independent
New York State, Total	88%	87%	91%	71%	75%	71%	72%	65%
Gender								
Male	91%	89%	91%	80%	76%	71%	71%	75%
Female	87%	86%	91%	67%	75%	71%	74%	61%
Race/Ethnicity								
Black	81%	80%	87%	31%	73%	70%	73%	65%
Hispanic	76%	69%	74%	11%	70%	61%	63%	57%
White	92%	92%	94%	50%	78%	73%	74%	68%
Asian	74%	77%	85%	--	62%	62%	85%	66%
Age								
23 years or younger	92%	91%	91%	89%	74%	73%	72%	77%
23 - 29 years	87%	78%	89%	73%	81%	69%	77%	65%
30 years or older	77%	62%	--	63%	76%	60%	47%	60%
Institutional Status								
Public	89%	88%	91%	76%	77%	71%	71%	70%
Private, non-profit	91%	91%	93%	76%	77%	74%	74%	72%
Private, for-profit	69%	65%	80%	54%	62%	57%	70%	48%
Institutional Sector								
SUNY	91%	91%	94%	78%	77%	71%	71%	70%
CUNY	84%	79%	80%	74%	76%	69%	69%	69%
Independent	92%	91%	93%	77%	77%	74%	74%	74%
Degree Proprietary	79%	77%	83%	66%	72%	70%	73%	63%
Non-degree	67%	61%	78%	52%	57%	52%	67%	43%
Institutional level								
4-year or more	90%	90%	92%	78%	74%	70%	70%	70%
2-year	87%	86%	91%	72%	82%	77%	79%	71%
Attendance Status								
Full-time	87%	--			71%	--		
Part-time	91%	--			88%	--		
Dependency Status								
Dependent	91%	91%	--	--	73%	72%	--	--
Independent	84%	76%	--	--	79%	68%	--	--
Student Aid Status								
Aided	87%	86%	91%	70%	74%	72%	68%	69%
Unaided	90%	90%	92%	76%	78%	69%	74%	65%
Parental Income of Aid Recipients								
< $11,000	76%	75%	75%	--	62%	60%	60%	--
$11,000 - $19,999	90%	90%	90%	--	73%	73%	73%	--
$20,000 - $29,999	96%	96%	96%	--	84%	85%	85%	--
$30,000 - $39,999	96%	96%	96%	--	81%	80%	80%	--
$40,000 - $49,999	98%	98%	98%	--	81%	81%	81%	--
$50,000 +	94%	94%	94%	--	70%	69%	69%	--
Student Reported Income								
< $11,000			80%	69%			69%	62%
$11,000 - $19,999			88%	83%			73%	79%
$20,000 - $29,999			93%	78%			82%	69%
$30,000 - $39,999			96%	75%			78%	69%
$40,000 - $49,999			95%	73%			76%	73%
$50,000 +			92%	--			65%	75%

-- indicates estimate not applicable.
SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems.
NYS Supplement of the 1987 National Postsecondary Student Aid Study (10[illegible])

Figure 5.11
Percent of Full-Time Undergraduates Employed During the Academic Year
Who Worked More Than Twenty Hours per Week
by Age, Race and Family Income, 1986-87



all undergraduates financed their education by some combination of family, student, relatives, and financial aid including both grants and loans. The percent of New York's students relying in whole or in part upon financial aid exceeds the national average by a considerable extent since less than half of all undergraduates in the nation received financial aid in 1986-87. The average New York State parent of a college student paid, on average, about $4,500 or 45 percent of the total cost of their children's college education. Seventy-one percent of New York's dependent, full-time undergraduates received financial aid in 1986-87. For the 29 percent who did not receive aid, their parents paid for about $6,000 or 82 percent of the total cost of their children's education; the remainder was paid by students and relatives. As one might expect, parental contribution increases as parental income increases, while most grant aid decreases as parental income increases. The average parent with a reported gross income of under $11,000 contributed about $800, while the average parent with a reported income of $50,000 or greater contributed about $8,000. Correspondingly, lower income students were less likely to borrow than middle income students and almost certain to have received grant aid. Almost 100 percent of students with reported parental incomes of under $11,000 received some form of grant aid compared to about 40 percent of students whose parental income was $50,000 or greater. The average amount of the grant aid to low income students (under $11,000 parental income) was just under $4,000 while the average for higher income students (over $50,000) was under $700.

Regardless of income, the average student contribution was about $1,000. Additionally, the vast proportion of students reported working both during the summer and during the academic year. Only 13 percent indicated they had not been employed during either the summer or school-term of 1986-87, while over 60 percent indicated that they worked during both the summer and academic term. The general pattern of working some time during the year was true for all sectors and types of students (e.g., race, income, gender, etc.).

APPENDIX

Report on the
New York State Sample
From The 1987 National Postsecondary Student Aid Study

Table of Contents

Page

I. Sample Design and Response Rates 1
    Area Sampling 1
    Institutional Sampling 3
    Student Sampling 5
    Parent Sampling 8

II. Data Sources and Data Collection 12
    Registrar and Financial Aid Office Records 12
    Student Questionnaires 13
    Parent Questionnaires 13

III. Estimation Weights and Margins of Error 13

IV. Comparison of NPSAS Estimates to HEDS Estimates 14
    Enrollment 14
    Student Aid 16
    Undergraduate Expenses 20

V. Variable Definitions 20
    SED Constructed Variables 20

VI. Item Response Rates 24

List of Tables and Figures

Page

Figure B.1 Sample construction 2

Table B.1 Number of institutions in New York State sample by institutional category and participation status 4

Table B.2 Number of students in the New York State sample by institutional category and participation status 6

Table B.3 Overall response rates in the New York student sample by institutional category 7

Table B.4 Number of undergraduates in the New York State usable sample by institutional category and student attendance status 9

Table B.5 Number of post-baccalaureate students in the New York State usable sample by institutional category and student attendance status 10

Table B.6 Number of parents in the New York State usable sample by institutional category and student level of study 11

Table B.7 Comparison of HEDS and NPSAS estimates of degree-credit enrollment in New York State in the fall of 1986 15

Table B.8 Comparison of HEDS and NPSAS estimates of demographic characteristics of students enrolled at degree-granting institutions in New York State in the fall of 1986 17

Table B.9 Comparison of HEDS and NPSAS estimates of student aid funds, recipients and awards for students enrolled at degree-granting institutions in New York State 18

Table B.10 Comparison of HEDS and NPSAS estimates of full-time, full-year dependent undergraduate expenses in 1986-87 by institutional category 19

85

Table B.11 Status of constructed expected family contribution variable for full-time, full-year dependent aid recipients in the New York State sample by institutional category 21

Table B.12 Inputed 1986-87 college cost components for full-time, full-year dependent undergraduates 23

Table B.13 Weighted item response rates of undergraduates in the New York State usable sample on demographic and attendance variables by institutional category 25

Table B.14 Unweighted response rates on income variables for all students in the New York State usable sample by student dependency status 26

This report describes the data collection phase of the New York Supplement of the 1987 National Postsecondary Student Aid Study (NPSAS) and examines the quality of the data collected during 1986-87. The report explains sample design and construction, data sources, data collection procedures, response rates, respondent characteristics and comparisons of estimates based on the sample data with other primary data sources. The information in this report is based on published and unpublished descriptions of the national study and of the New York Supplement prepared by the National Center for Education Statistics (NCES) and its contractor, Westat, Inc., as well as on analyses of the sample data conducted by the New York State Education Department (SED). Additional technical information can be obtained from NCES's Office of Educational Research and Improvement and SED's Bureau of Postsecondary Research and Information Systems.

I. SAMPLE DESIGN AND RESPONSE RATES

Postsecondary students in the New York sample were selected as part of NPSAS and its New York State Supplement. The student sample represents students who were attending postsecondary institutions in New York participating in federal student assistance programs and who were enrolled in October of 1986 in credit-bearing courses or programs of study leading to a degree or formal award or in a vocational or occupationally specific program. As such, the sample represents full-time and part-time students at all levels of study in public, private nonprofit and private for-profit institutions.

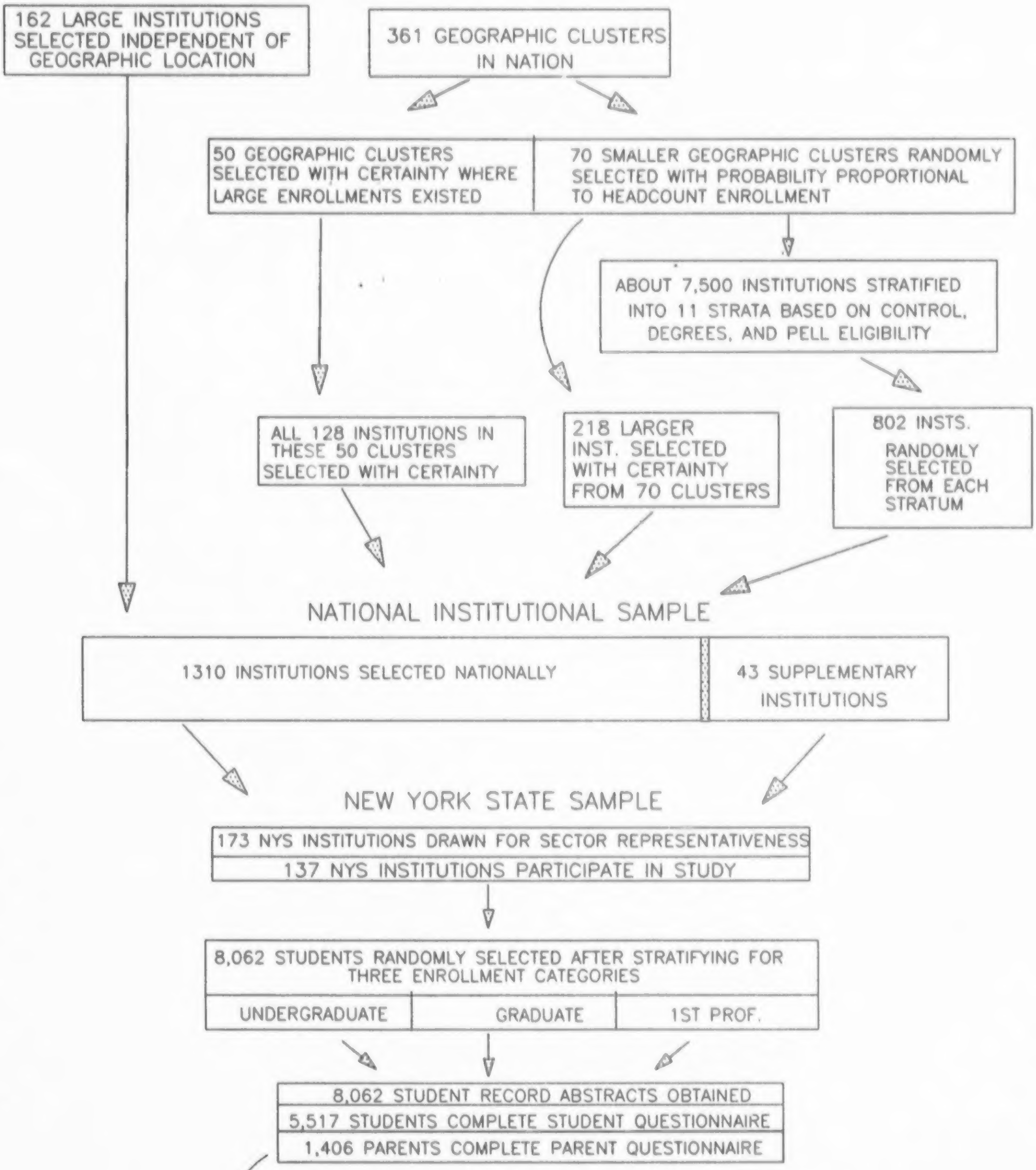
The national sample was constructed from a stratified sample of students enrolled at a stratified sample of institutions selected from a stratified sample of geographic areas in the U.S. The sample design involved several stages, each of which was adjusted for the Supplement to satisfy contractual agreements with New York State. Each stage of the sample design is described more fully below. Figure B.1 graphically summarizes all the stages.

Area Sampling

As a first step in constructing the sample, NCES compiled a list of every institution in the nation eligible for federal student assistance and assigned a measure of size to each institution on the list. The measure of size was the total enrollment in the most recent year for which data were available from any of 11 sources. This list was used in the first stage of institution sampling to automatically select 162 institutions that exceeded a first stage institutional size threshold, regardless of their geographic location.

The list was also used to form 361 nearly equally sized geographic clusters of institutions based on three-digit zip code areas. Of the 361 geographic clusters, 120 were selected for the second stage of institutional sampling. Of these 120 clusters, 50 were included in the geographic area sample with certainty because they exceeded a cluster size threshold and the other 70 were selected with a probability proportional to their size.

FIGURE B.1 SAMPLE CONSTRUCTION


162 LARGE INSTITUTIONS SELECTED INDEPENDENT OF GEOGRAPHIC LOCATION
361 GEOGRAPHIC CLUSTERS IN NATION
50 GEOGRAPHIC CLUSTERS SELECTED WITH CERTAINTY WHERE LARGE ENROLLMENTS EXISTED
70 SMALLER GEOGRAPHIC CLUSTERS RANDOMLY SELECTED WITH PROBABILITY PROPORTIONAL TO HEADCOUNT ENROLLMENT
ABOUT 7,500 INSTITUTIONS STRATIFIED INTO 11 STRATA BASED ON CONTROL, DEGREES, AND PELL ELIGIBILITY
ALL 128 INSTITUTIONS IN THESE 50 CLUSTERS SELECTED WITH CERTAINTY
218 LARGER INST. SELECTED WITH CERTAINTY FROM 70 CLUSTERS
802 INSTS. RANDOMLY SELECTED FROM EACH STRATUM
NATIONAL INSTITUTIONAL SAMPLE
1310 INSTITUTIONS SELECTED NATIONALLY
43 SUPPLEMENTARY INSTITUTIONS
NEW YORK STATE SAMPLE
173 NYS INSTITUTIONS DRAWN FOR SECTOR REPRESENTATIVENESS
137 NYS INSTITUTIONS PARTICIPATE IN STUDY
8,062 STUDENTS RANDOMLY SELECTED AFTER STRATIFYING FOR THREE ENROLLMENT CATEGORIES
UNDERGRADUATE
GRADUATE
1ST PROF.
8,062 STUDENT RECORD ABSTRACTS OBTAINED
5,517 STUDENTS COMPLETE STUDENT QUESTIONNAIRE
1,406 PARENTS COMPLETE PARENT QUESTIONNAIRE

DISTRIBUTION OF STUDENT SURVEY RESPONDENTS

	UNDERGRADUATES	POST-BACCALAUREATE	TOTAL
NYS	4,005	1,512	5,517
SUNY	855	212	1,067
CUNY	304	109	413
INDEPENDENT	2,255	1,186	3,441
DEG. PROPRIETARY	224	5	229
NON-DEGREE	367	0	694

Institutional Sampling

The first stage of institutional sampling, described above, brought 162 institutions into the sample with certainty because of institutional size. The second stage brought 346 additional institutions into the sample in two ways. First, all 128 institutions located in the 50 certainty geographic clusters were included in the institutional sample with certainty. Next, from the 70 remaining selected geographic clusters, 218 institutions were included in the sample with certainty because the institutions exceeded a second stage institutional size threshold.

At this point in the sampling process, NCES compiled an updated list of all the institutions within the 120 selected geographic clusters and assigned to each institution a final measure of enrollment and a stratification code. The stratification codes indicated each institution's control (public, private nonprofit, or private for-profit); highest degree offered (less than two-years, two-year, four-year without Ph.D. or four-year with Ph.D.); and Pell eligibility status. Eleven institutional "strata" were needed to stratify all the institutions into a sampling frame defined by control, highest degree offered and Pell eligibility status.

Having already selected 508 institutions on the updated, stratified list (162 in the first stage and 346 in the second stage), NCES selected an additional 802 institutions in the third stage of the institutional sampling. The probability of being selected at this stage was proportional to enrollment within strata. For example, in the stratum of public, two-year, Pell eligible schools in a given geographic cluster, if an institution had not already been selected to be in the sample, the probability of being selected at this stage was determined by that institution's enrollment relative to the other unselected institutions in the same stratum. Larger institutions were more likely to be selected than smaller institutions.

A total of 1,310 institutions were in the final national sample before two supplementary samples, one for New York and one for multi-campus systems, were independently drawn. After 43 supplementary institutions were selected, the national sample contained 1,353 institutions and the final New York sample included 173 institutions.

The 11 institutional strata defined by institutional control, highest degree offered and Pell eligibility status permitted NCES to obtain an institutional sample representing postsecondary providers of interest to federal policymakers. However, because these strata do not distinguish between New York's two public systems or between New York's degree-granting and non-degree proprietary schools, the State's institutional sample was drawn so that it could be post-stratified to reflect the 13 institutional categories important to policymakers in New York. These 13 categories were based on four sectors of degree-granting institutions (SUNY, CUNY, Independent and Proprietary) and three degree-

Table B.1

Number of institutions in New York State sample by institutional category and participation status

Institutional categories	Sample total	By participation status:			Unweighted institutional response rates
		Refused	Ineligible	Partici-pating	
NYS, Total	173	23	13	137	85.63%
NYS, Degree-Granting	112	8	1	103	92.79%
SUNY					
Graduate only	0	0	0	0	--
Four-year or more	18	2	0	16	88.89%
Two-year	10	1	0	9	90.00%
CUNY					
Graduate only	1	0	0	1	100.00%
Four-year or more	9	0	0	9	100.00%
Two-year	3	0	0	3	100.00%
Independent					
Graduate only	3	0	0	3	100.00%
Four-year or more	49	4	0	45	91.84%
Two-year	6	0	0	6	100.00%
Degree Proprietary					
Graduate only	0	0	0	0	--
Four-year or more	1	0	0	1	100.00%
Two-year	12	1	1	10	90.91%
Non-Degree Institutions	61	15	12	34	69.39%

Institutional counts based on correspondence from Westat to SED between 1/87 and 3/87 and on SED analysis of preliminary student survey file.

Unweighted institutional response rates are equal to the number of participating institutions divided by the number in the sample reduced by ineligible institutions.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

granting levels (two-year, four-year or more and graduate only), with an additional category for institutions without authority to grant degrees.

The 13 post-stratification variables were collapsed into 8 categories for analyses of the Supplement data by combining the category of "graduate only" institutions with the category of "four-year or more" institutions and by combining two-year and four-year or more degree-granting proprietary institutions into one category.

Table B.1 shows the number of institutions in each post-stratification category by participation status. Of the 173 institutions selected to be in the New York sample, 137 participated in the study. The unweighted institutional response rate was 85.6 percent for all institutions in the State and 92.8 percent for degree-granting institutions. The weighted response rate for all institutions in the national sample was 92.0 percent.

Student Sampling

Students enrolled in October of 1986 were sampled at each of the selected institutions. Using lists of students provided by each participating institution, field staff classified each enrolled student as either an undergraduate, a graduate or a first-professional student. Then, field staff randomly selected students within each category using sampling rates that would yield an adequate sample of each type of student within each institutional stratum. Students selected for the sample who turned out to be ineligible for NPSAS because they were enrolled only in remedial or avocational courses were not replaced by eligible students. Sampling rates for graduate and first-professional students were three to seven times greater than the rates for undergraduates.

The final national student sample drawn in October of 1986 was smaller than anticipated for several reasons. First, institutional nonparticipation rates were higher than expected. Second, many students whose level of study could not be determined were assigned an undergraduate sampling rate, which resulted in a smaller than expected sample of post-baccalaureate students. Third, the number of NPSAS-eligible students was smaller than had been expected when the student sampling rates had been determined for each institution. Despite these problems, the national sample size was considered to be adequate for all but first-professional students. After a supplementary sampling of first-professional students in March of 1987, the final national sample included 59,886 students.

The final New York sample included 8,062 students. Of these, 5,517 responded to the student survey and are included in the file used for analyses. Table B.2 shows an estimated adjusted unweighted student response rate of 80.7 percent for all institutions in the State and 81.7 percent for degree-granting institutions.

The reliability of estimates derived from representative samples depends upon the cooperation of those selected to participate. In the New York State sample, where

Table B.2
Number of students in the New York State sample by institutional category and participation status

Institutional categories	# of students sampled	# of questionnaire respondents	Response rates	
			Unweighted /1/	Adjusted /2/
NYS, Total	8,062	5,517	68.43%	80.70%
NYS, Degree-Granting	7,434	5,150	69.28%	81.69%
SUNY				
Graduate only	0	0	--	-
Four-year or more	1,069	780	72.97%	86.04%
Two-year	522	357	68.39%	80.65%
CUNY				
Graduate only	18	10	55.56%	65.51%
Four-year or more	639	379	59.31%	69.94%
Two-year	37	24	64.86%	76.49%
Independent				
Graduate only	109	84	77.06%	90.88%
Four-year or more	4,488	3,155	70.30%	82.90%
Two-year	202	132	65.35%	77.06%
Degree Proprietary				
Graduate only	0	0	--	-
Four-year or more	32	19	59.38%	70.02%
Two-year	318	210	66.04%	77.87%
Non-Degree Institutions	628	367	58.44%	68.91%

/1/ Unweighted response rates are not directly comparable to reported national unweighted response rates because ineligible students could not be subtracted from the New York sample as they were in computations of the national response rates.
/2/ Ineligible students were 15.2 percent of national sample.
Adjusted response rates assume the same ineligible rate in all New York sector/level categories.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

Table B.3
Overall response rates in the New York State student sample by institutional category

Institutional categories	Unweighted institutional response rates	Unweighted questionnaire response rates		Overall response rates	
		Unadjusted /1/	Adjusted /2/	Unadjusted /1/	Adjusted /2/
NYS, Total	85.63%	68.43%	80.70%	58.60%	69.10%
NYS, Degree-Granting	92.79%	69.28%	81.69%	64.28%	75.80%
SUNY					
Graduate only	--	--	--	--	--
Four-year or more	88.89%	72.97%	86.04%	64.86%	76.48%
Two-year	90.00%	68.39%	80.65%	61.55%	72.58%
CUNY					
Graduate only	100.00%	55.56%	65.51%	55.56%	65.51%
Four-year or more	100.00%	59.31%	69.94%	59.31%	69.94%
Two-year	100.00%	64.86%	76.49%	64.86%	76.49%
Independent					
Graduate only	100.00%	77.06%	90.88%	77.06%	90.88%
Four-year or more	91.84%	70.30%	82.90%	64.56%	76.13%
Two-year	100.00%	65.35%	77.06%	65.35%	77.06%
Degree Proprietary					
Graduate only	--	--	--	--	--
Four-year or more	100.00%	59.38%	70.02%	59.38%	70.02%
Two-year	90.91%	66.04%	77.87%	60.03%	70.80%
Non-Degree Institutions	69.39%	58.44%	68.91%	40.55%	47.82%

/1/ Unadjusted response rates are not directly comparable to reported national unweighted response rates because ineligible and nonlocatable students could not be removed from the original sample size as they were for computing national response rates.

/2/ Ineligibles were 15.2 percent of original national student sample. Adjusted response rates assume a 15.2 percent ineligible rate for students in all sector/level categories.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Survey

nonresponse could occur at both institutional and student stages of data collection, estimated overall response rates are equal to the products of the institutional and student response rates. Table B.3 shows estimates of overall unweighted response rates for the State as a whole and for each of the post-stratification institutional categories. The estimated unweighted response rate is 69.0 percent for all institutions and 75.8 percent for degree-granting institutions.

The unweighted response rates for New York shown in Tables B.1 through B.3 would be adjusted upward if they were calculated as weighted response rates to reflect the different sampling rates that were used in the sample design. Weighted response rates have not been calculated for New York because the data needed to perform the calculations are not available.

Estimates based on sample data are usually considered statistically reliable when the sample contains at least thirty cases. Therefore, all reported estimates based on the New York sample are computed from thirty or more unweighted student cases. The numbers of unweighted undergraduate cases in the Supplement sample are shown in Table B.4 for all 13 institutional post-stratification categories. The table shows that estimates for undergraduates at CUNY two-year institutions and at four-year or more degree-granting proprietary schools would not meet the threshold for reliability because there are fewer than thirty unweighted cases in these institutional strata.

Table B.5 shows the number of post-baccalaureate cases in the student sample. State level estimates for post-baccalaureate students would be reliable for graduate students and first-professionals and sector level estimates would be reliable for all sectors except CUNY.

Parent Sampling

In the national study, a subsample of students was selected for a parent survey whose primary purpose was to obtain information about the family finances of unaided students that would supplement information collected from institutional records and student questionnaires. Students selected for the parent subsample were enrolled at all levels of study and at all types of postsecondary institutions. They were selected on the basis of their age, dependency status and financial aid status. Students who were financially independent and 25 year old or older were excluded from the subsample.

Approximately 62 percent of the national sample of parents surveyed responded to the parent questionnaire. Since nonresponse could occur at the institutional, student or parent level, overall response rates for parents are the product of the response rates of the three types of respondents. NCES estimated an overall weighted parent response rate of 58.3 percent for the national sample.

Table B.4
Number of undergraduates in the New York State usable sample by institutional category and student attendance status

Institutional categories	Degree-credit undergraduates				Noncredit undergraduates			
	Full-time	Part-time	Unknown	Total	Full-time	Part-time	Unknown	Total
NYS, Total	2,911	695	31	3,637	272	55	41	368
Graduate only	0	0	0	0	0	0	0	0
Four-year or more	2,434	492	20	2,946	0	0	1	1
Two-year	477	203	11	691	0	0	0	0
NYS, Degree-Granting	2,911	695	31	3,637	0	0	1	1
Graduate only	0	0	0	0	0	0	0	0
Four-year or more	2,434	492	20	2,946	0	0	1	1
Two-year	477	203	11	691	0	0	0	0
SUNY	649	203	3	855	0	0	0	0
Graduate only	0	0	0	0				0
Four-year or more	438	91	1	530				0
Two-year	211	112	2	325				0
CUNY	198	106	0	304	0	0	0	0
Graduate only	0	0	0	0				0
Four-year or more	181	99	0	280				0
Two-year	17	7	0	24				0
Independent	1,879	354	21	2,254	0	0	1	1
Graduate only	0	0	0	0			0	0
Four-year or more	1,803	300	19	2,122			1	1
Two-year	76	54	2	132			0	0
Degree Proprietary	185	32	7	224	0	0	0	0
Graduate only	0	0	0	0				0
Four-year or more	12	2	0	14				0
Two-year	173	30	7	210				0
Non-Degree Institutions	0	0	0	0	272	55	40	367

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

Table B.5
Number of post-baccalaureate students in the New York State usable sample by institutional category and student attendance status

Institutional categories	Graduate				First-professional				Unclassified Post-baccalaureate			
	Full-time	Part-time	Unknown	Total	Full-time	Part-time	Unknown	Total	Full-time	Part-time	Unknown	Total
NYS, Degree-Granting	341	620	33	994	407	35	0	442	14	61	1	76
Graduate only	1	9	2	12	79	2	0	81	0	1	0	1
Four-year or more	336	602	31	969	327	31	0	358	12	46	1	59
Two-year	4	9	0	13	1	2	0	3	2	14	0	16
SUNY	54	90	3	147	39	2	0	41	3	21	0	24
Graduate only	0	0	0	0	0	0		0	0	0	0	0
Four-year or more	50	81	3	134	38	0		38	1	7	0	8
Two-year	4	9	0	13	1	2		3	2	14	0	16
CUNY	21	74	0	95	11	1	0	12	0	2	0	2
Graduate only	0	0	0	0	10	0		10	0	0	0	0
Four-year or more	21	74	0	95	1	1		2	0	2	0	2
Two-year	0	0	0	0	0	0		0	0	0	0	0
Independent	266	451	30	747	357	32	0	389	11	38	1	50
Graduate only	1	9	2	12	69	2		71	0	1	0	1
Four-year or more	265	442	28	735	288	30		318	11	37	1	49
Two-year	0	0	0	0	0	0		0	0	0	0	0
Degree Proprietary	0	5	0	5	0	0	0	0	0	0	0	0
Graduate only	0	0	0	0	0	0		0	0	0	0	0
Four-year or more	0	5	0	5	0	0		0	0	0	0	0
Two-year	0	0	0	0	0	0		0	0	0	0	0

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

Table B.6
Number of parents in New York State usable sample by institutional category and student level of study

Institutional categories	Student level of study	
	Undergraduate	Post-baccalaureate
NYS, Total	874	253
NYS, Degree-Granting	777	214
SUNY	214	42
Four-year or more	128	36
Two-year	86	6
CUNY	67	6
Four-year or more	65	6
Two-year	2	0
Independent	453	165
Four-year or more	418	165
Two-year	35	0
Degree Proprietary	43	1
Non-degree institutions	97	39

NOTE: There were 279 parent respondents for students who did not respond to the student questionnaire and for whom a level of study variable was not available. These parents are excluded from this table.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

In New York, 1,406 parents responded to the parent survey. However, only 1,167 of these parent responses could be matched to student questionnaire responses and used to supplement the student analysis file. The parent respondents were distributed among New York's institutional categories and students' level of study as shown in Table B.6. The unweighted statewide parent response rate in New York was xx percent.

NCES did not design the parent sample to represent a defined population. Rather, the parent sample was selected so that more complete information about students could be obtained, especially unaided students whose family finances are not detailed in the other data sources. As a result of the NCES design, the 1,406 parent respondents in New York cannot be used as an independent source of population estimates about family finances.

II. DATA SOURCES AND DATA COLLECTION

In order to obtain as much information as possible about the demographic, attendance, academic and financial characteristics of students and about their postsecondary expenses and resources, data were collected from three basic sources: institutional records, students and parents.

Data for each student in the final New York analysis file were obtained from as many as four distinct sources: registrar office records; financial aid office records; a student questionnaire; and a parent questionnaire. Every student in the New York sample used for analysis have some data from at least two sources, registrar office records and a student questionnaire. Only students identified as aid recipients in the fall of 1986 have data from financial aid office records and only a subsample of students submitting a questionnaire have data from a parent questionnaire.

Copies of all the data collection instruments and the special instructions for New York State are in the appendix to this report. NECS gave special instructions to field staff in New York and made modifications to data collection instruments so that reporting would be consistent throughout the State and sufficiently detailed to identify State aid recipients.

Registrar and Financial Aid Office Records

In October of 1986, NPSAS field staff located all sources of students' registration and financial aid records at each participating institution. Then, between December of 1986 and March of 1987, they obtained information from these records for each student selected in the NPSAS sample.

Although field staff used pre-printed abstract forms to obtain consistent and standard information for every student in the sample, they found that the information maintained on registrar records varied substantially from one institution to another. Consequently, there are higher than expected rates of missing data on registrar record abstract items. Fortunately, most of the data elements that were missing on registrar records could be obtained from student questionnaires.

During the summer of 1987, field staff returned to participating institutions to obtain additional information from financial aid records. A financial aid record abstract update form was used to correct reporting errors identified in edit checks of the original data and to indicate aid changes that had occurred since the original data had been collected. No new aid recipients were added to the sample at this time, however.

Student Questionnaires

In March of 1987, NCES mailed questionnaires to each selected student at the local address listed in the student's registration file. Nonrespondents were sent two reminder mailgrams and then, in May of 1987, a second questionnaire. Telephone calls were subsequently made to try to reach the remaining nonrespondents before they left their local address at the end of the academic year.

Editing of student responses identified logical inconsistencies and range errors. NCES imputed values for out-of-range values and placed over 14,000 telephone calls nationwide to obtain missing data or to correct out-of-range values for twenty-one key items on the questionnaire.

Parent Questionnaires

In the summer of 1987, NCES mailed questionnaires to parents or legal guardians in the national subsample of students whose parents had been selected to participate in the parent survey. Nonrespondents were contacted for telephone surveys. All parent responses were scanned for completeness, readability and the presence of critical items prior to key-entry and machine edits were performed to identify range errors, logical inconsistencies and other data problems.

III. ESTIMATION WEIGHTS AND MARGINS OF ERROR

NCES assigned weights to cases in the New York student sample so that each case in the sample represents some number of students in the population. These weights reflect the probabilities of being selected at each stage in the sampling design, adjust for nonreponse at each stage in the sampling design and adjust for variance within the eleven strata in the sampling frame. All analyses of the student sample data are based on weighted cases.

In every study based on a sample drawn from a population, there is a margin of error around estimates that is due to sampling error. Margins of error, which can be computed using various techniques, indicate how much the results of a study might change if a different sample of the same size had been drawn from the same population. For example, if a sample estimate indicated that 49 percent of a population were men and 51 percent were women and if there were a 4 percent margin of error around those estimates, then it would be incorrect to assert that there were more women than men in the population because the difference between the proportions could be caused by sampling error.

Unfortunately, no generalized margin of error can be applied to the New York student sample data. The relatively small size of the sample and the complexity of the multi-stage sample design led NCES to conclude that a generalized margin of error "should not be used for publication purposes." Instead, NCES calculated separate variance measures for hundreds of estimates based on the New York sample and provided them to SED.

The NCES calculations suggest that estimated counts, averages and proportions in the sample should be interpreted with some caution. Most of the variables used for analyses have margins of error of 5 percent or less for the State as a whole. However, the margins of error may be wider for estimates of selected groups of institutions and students. Moreover, margins of error are likely to be wider for estimates of counts and averages than they are for proportions.

IV. COMPARISON OF NPSAS ESTIMATES TO HEDS ESTIMATES

Population estimates from the weighted New York sample were compared to population estimates from SED's Higher Education Data System (HEDS) to assess the quality of the sample data. HEDS estimates are based on institution-level data supplied by all degree-granting institutions in the State. NPSAS Supplement estimates, on the other hand, are based on student-level data from a sample of students at a sample of institutions. For degree-granting institutions, comparisons were made for enrollment and demographic characteristics of students, for student aid awards and for undergraduate costs of attendance.

Enrollment

Enrollment comparisons, shown in Table B.7, reveal both consistencies and discrepancies. NPSAS enrollment estimates are closest to HEDS estimates for full-time undergraduates. The NPSAS estimate of statewide full-time degree-credit undergraduate enrollment in the fall of 1986 is 539,347 or 99.5 percent of the HEDS 1986 Opening Fall estimate of 542,302. Since the sample was drawn on the basis of total headcount

Table B.7
Comparison of HEDS and NPSAS estimates of degree-credit enrollment in New York State in the fall of 1986

Data sources	Undergraduate			Graduate			First-Professional		
	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time	Total
HEDS estimates:									
1986 opening fall degree-credit enrollment (NYSED-2.4)	542,302	255,656	797,958	49,868	101,050	150,918	22,758	2,545	25,303
1986 fall degree-credit enrollment by race/ethnicity (IPEDS-EF)	--	--	798,616	--	--	151,256	--	--	25,302
1986 final fall degree-dredit enrollment (NYSED-2.3)	542,541	256,053	798,594	49,917	101,362	151,279	22,749	2,545	25,294
NPSAS estimate:									
October 1986 student sample degree-credit enrollment /1/	539,347	189,361	728,708	51,269	105,479	156,748	88,932	3,706	92,638

/1/ Students with unknown attendance status distributed proportional to students with known attendance status.

-- indicates data not available.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

enrollment and since full-time undergraduates comprise the largest portion of total enrollment, this match was expected.

The NPSAS estimate of total statewide graduate enrollment is also close to HEDS estimates. The NPSAS estimate is 156,748 or 104 percent of the HEDS estimate of 150,918.

In contrast, NPSAS undersampled part-time undergraduates and oversampled first-professional students. The NPSAS estimate of part-time degree-credit undergraduate enrollment is only 74 percent of the HEDS estimate. Likewise, the NPSAS estimate of first-professional enrollment is over 3.5 times the HEDS estimate.

Some of the discrepancies between the two data sources can be explained by different definitions of enrollment. For example, the HEDS universe includes students enrolled in remedial or avocational credit-bearing courses while the NPSAS universe does not. Other discrepancies appear to result from the use of incorrect population estimates and inappropriate sampling rates to construct the sample.

Estimates of the demographic and attendance characteristics of students in the fall of 1986 are shown in Table B.8. NPSAS and HEDS provide similar profiles of the gender, race/ethnicity, age and sector mix of degree-credit undergraduates. However, NPSAS overestimates the proportion of full-time undergraduates because part-time students were undersampled and the two data sources suggest different profiles of the characteristics of post-baccalaureate students on every measure except gender.
Overall, the sample data is more reliable for full-time undergraduates than for other types of students.

Student Aid

NPSAS and HEDS were not expected to yield equivalent estimates of total student aid funds and recipients because the two estimates are based on different time periods. The HEDS estimates for student aid programs represent all aid awarded during the entire 1986-87 academic year, whether recipients were enrolled in the fall of 1986 or not. In contrast, the NPSAS estimates are based only on students enrolled in the fall of 1986. Even though financial aid data for aid recipients identified in the fall of 1986 were updated to reflect aid received during the entire academic year, the NPSAS sample excludes any student who was not identified as an aid recipient as of October of 1986.

Table B.9 shows that NPSAS estimates of statewide funds and recipients are lower than HEDS estimates for Pell Grants, TAP/STAP Awards and federally guaranteed loans as would be expected. Unexpectedly, NPSAS estimates are larger than HEDS estimates for institutionally-funded grants to undergraduates and ten times lower than HEDS estimates for institutionally-funded grants to post-baccalaureate students.

Table B.8

Comparison of HEDS and NPSAS estimates of demographic characteristics of students enrolled at degree-granting institutions in New York State in the fall of 1986

Demographic characteristics	HEDS Estimates Under-graduate	 Graduate	 First Professional	NPSAS Estimates Under-graduate	 Graduate	 First Professional
	(in percents)			(in percents)		
Gender						
Male	44.3	45.0	60.4	42.7	46.3	60.2
Female	55.7	55.0	39.6	57.3	53.7	39.8
Race/ethnicity						
American Indian	0.5	0.4	0.2	0.4	0.7	0.1
Asian American	3.8	3.9	4.5	5.0	9.0	5.6
Black, non-Hispanic	12.9	5.8	5.0	13.5	6.2	3.3
Hispanic	7.8	3.4	3.8	8.0	6.3	9.0
White	74.9	86.5	86.5	73.1	77.8	82.0
Age /1/						
24 years or younger	71.6	18.5	50.5	72.4	21.8	52.4
25-29 years	10.7	32.7	32.2	8.2	33.0	29.8
30 years or older	17.7	48.8	27.3	19.4	45.2	17.8
Attendance Status						
Full-time	67.9	33.0	89.9	74.0	32.7	96.0
Part-time	32.1	67.0	10.1	26.0	67.3	4.0
Sector of Enrollment						
SUNY	41.4	20.5	17.0	40.6	26.2	3.9
CUNY	20.0	15.1	1.7	17.4	16.9	1.0
Independent	35.1	64.3	81.3	38.8	56.3	95.0
Degree-Proprietary	3.5	0.1	0.0	3.2	0.6	0.0

/1/ HEDS data on age based on survey in fall of 1985.

Note: Totals may not equal 100 percent due to rounding.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

Table B.9

Comparison of HEDS and NPSAS estimates of student aid funds, recipients and awards for students enrolled at degree-granting institutions in New York State

	HEDS Estimates, AY 1986-87		NYPSAS Estimates, Fall 1986 /1/	
	Undergraduate	Post-baccalaureate	Undergraduate	Post-baccalaureate
Funds Awarded (in thousands of dollars)				
TAP and STAP Awards	$352,238	$10,721	$307,029	$11,837
Pell Grants	$271,229	$0	$240,287	$3,445
Federal Guaranteed Loans /2/	$536,690	$222,617	$442,087	$164,341
Institutional Grants	$261,987	$115,154	$294,790	$13,525
Number of Recipients				
TAP and STAP Awards	289,515	12,640	242,728	13,074
Pell Grants	204,789	0	168,269	1,860
Federal Guaranteed Loans /2/	228,909	52,389	198,657	39,740
Institutional Grants /3/	104,000 to 122,000	33,000 to 38,000	128,319	3,878
Average Awards				
TAP and STAP Awards	$1,217	$848	$1,265	$905
Pell Grants	$1,324	$0	$1,428	$1,852
Federal Guaranteed Loans /2/	$2,345	$4,249	$2,225	$4,135
Institutional Grants	$2,147 to $2,519	$3,030 to $3,490	$2,297	$3,488

/1/ Although NPSAS estimates are based on only those students enrolled in the fall of 1986, student aid data for that popuation was updated as of March of 1987.

/2/ Federal guaranteed loans include GSL, FISL, PLUS and ALAS/SLS. HEDS covers the 4/1/86 through 3/31/87 period, not the academic year, 7/1/86 through 6/30/87.

/3/ Number of unduplicated institutional grant recipients estimated from HEDS data based on assumption that between 25 and 75 percent of recipients of restricted grants from restricted funds also receive grants from unrestricted funds.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York State Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

Table B.10
Comparison of HEDS and NYPSAS estimates of full-time, full-year dependent undergraduate expenses in 1986-87 by institutional category

	HEDS Estimates	NYPSAS Estimates
Average Annual Undergraduate Tuition and Required Fees		
SUNY four year or more /1/	$1,483	$1,460
SUNY two-year	$1,348	$1,354
CUNY four-year or more	$1,337	$1,375
CUNY two-year	$1,290	$1,146
Independent four-year or more	$7,412	$6,937
Independent two-year	$4,083	$5,405
Degree-Granting Proprietary	$4,565	$4,984
Average Annual Total Student Expenses /3/		
SUNY four-year or more /1/	$5,994	$5,760
CUNY, Total /2/	$4,428	$3,838
Independent, Total	$12,608	$12,175
Degree-Granting Proprietary /2/	$8,207	$7,453

/1/ Excludes statutory colleges.
/2/ Assumes student is a commuter living at home. All others assume on-campus housing.
/3/ HEDS estimates taken from the 1988 edition of SED's annual Report on Student Aid.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
New York State Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

To reduce the effect of different time periods, average awards based on NPSAS and HEDS data were compared. For statewide average awards from major student aid sources, HEDS and NPSAS estimates are similar.

Undergraduate Expenses

NPSAS and HEDS estimates of undergraduate expenses were compared when comparable data were available. As Table B.10 shows, estimates of average annual undergraduate tuition and required fees from the two data sources are similar to one another. Non-tuition expenses are more difficult to measure, with inconsistencies occurring even in the NPSAS data between student-reported and institutionally-determined non-tuition costs. Nonetheless, the two data sources yield similar estimates of average annual total undergraduate expenses for students with different housing arrangements.

V. VARIABLE DEFINITIONS

Many of the measures on the New York file are variables constructed from multiple data sources according to methods described in the appendix to the NCES report published in March of 1988. Unless otherwise noted, all constructed variables used in analyses of the New York sample, such as demographic characteristics and aided status, are directly comparable to constructed variables used for the national sample.

SED Constructed Variables

For special analyses of "unmet need" among full-time full-year financially dependent undergraduate aid recipients at degree-granting institutions in New York, SED constructed two variables and developed editing and imputation methods to adjust for high rates of missing or out-of-range data. These variables and imputation methods are described below.

EXPECTED FAMILY CONTRIBUTION

Operational definition: This variable is the sum of expected student and parent contributions used by institutions to determine need in packaging aid. It was constructed from several variables on the Financial Aid Record Abstract: Q34 (institutionally adjusted total expected family contribution); Q23D (total expected family contribution from undetermined methodology); Q32A (expected parent contribution from income from undetermined methodology); Q32B (expected student contribution from income from undetermined methodology); and Q32C (expected parent contribution from assets from undetermined methodology).

Table B.11
Status of constructed expected family contribution variable for full-time, full-year dependent aid recipients in the New York State sample by institutional category

			EFC data present				EFC data missing or unusable	
	Recipients		In-range		Out-of-range			
	#	%	#	%	#	%	#	%
NYS, Total	1706	100.0%	1001	58.7%	305	17.9%	400	23.4%
NYS, Degree-granting	1641	100.0%	966	58.9%	294	17.9%	381	23.2%
SUNY	327	100.0%	171	52.3%	44	13.5%	112	34.3%
Four-year or more	240	100.0%	133	55.4%	26	10.8%	81	33.8%
Two-year	87	100.0%	38	43.7%	18	20.7%	31	35.6%
CUNY	89	100.0%	25	28.1%	26	29.2%	38	42.7%
Four-year or more	85	100.0%	25	29.4%	24	28.2%	36	42.4%
Two-year	4	100.0%	0	0.0%	2	50.0%	2	50.0%
Independent	1151	100.0%	729	63.3%	207	18.0%	215	18.7%
Four-year or more	1132	100.0%	712	62.9%	207	18.3%	213	18.8%
Two-year	19	100.0%	17	89.5%	0	0.0%	2	10.5%
Degree Proprietary	74	100.0%	41	55.4%	17	23.0%	16	21.6%
Non-degree institutions	65	100.0%	35	53.8%	11	16.9%	19	29.2%

NOTE: EFC stands for constructed expected family contribution variable.
Cases are unweighted.

SOURCE: NYSED, Bureau of Postsecondary Research and Information Systems,
NYS Supplement of 1987 National Postsecondary Student Aid Study
05/10/89

Variable Construction:

Step 1. Q34 was the data source if one of the following conditions was met:

1. Q34 was greater than 0.
2. Q34 was equal to 0 and DEP_AGI (a constructed income variable) was less than $25,000.

If Q34 was used and less than $700, Q34 was set to $700, the expected student contribution from summer earnings for first-time students.

Step 2. If Q34 could not be used, Q32D was the data source if one of the following conditions was met:

1. Q32D was greater than 0.
2. Q32D was equal to 0 and DEP_AGI was less than $25,000.

If Q32D was used and less than $700, it was set to $700.

Step 3. If neither Q34 nor Q32D could be used, the sum of Q32A, Q32B and Q32C was the data source if one of the following conditions was met:

1. All 3 variables were greater than 0.
2. Q32A was greater than or equal to 0.
3. Q32A was missing and DEP_AGI was less than $25,000.

Before the sum was computed, all blanks were coded to 0 and if Q32B was less than $700, it was set to $700.

Step 4. Regardless of source, once an Expected Family Contribution value was constructed, out-of-range values were set to assumed limits computed from tables published by the College Scholarship Service (CSS). The assumed minimum was 75% of the CSS expected family contribution for a family of 6 with $20,000 in assets. The assumed maximum was 125% of the CSS expected family contribution for a family of 3 with assets of $80,000. Both the minimum and maximum were adjusted to reflect the number of family members in college (Item Q30C). Values falling below the minimum were set to the minimum. Values falling above the maximum were set to the maximum.

The status of the constructed expected family contribution variable for full-time, full-year dependent aid recipients is shown in Table B.11. Usable data were present for over 76 percent of the cases.

Table B.12
Imputed 1986-87 college cost components for full-time, full-year dependent undergraduates

Geographic regions	Room and Board On-Campus /1/	Room and Board Off-Campus	Room and Board With Parents	Miscellaneous expenses On-Campus	Miscellaneous expenses Off-Campus	Miscellaneous expenses With Parents
Western	$3,437	$2,886	$1,263	$1,437	$1,437	$1,655
Genesee Valley	$3,527	$3,200	$1,200	$1,265	$1,330	$1,400
Central	$3,282	$3,200	$1,200	$1,265	$1,330	$1,400
Northern	$2,950	$2,700	$1,100	$1,440	$1,535	$1,685
Northeast	$3,478	$3,006	$1,185	$1,265	$1,330	$1,380
Mid-Hudson	$3,944	$3,587	$1,206	$1,350	$1,420	$1,600
New York City	$4,660	$4,408	$1,176	$1,928	$2,442	$1,928
Long Island	$3,747	$3,700	$1,100	$1,746	$1,850	$1,975

/1/ On-campus room and board are averages of HEDS/HEGIS institution-reported data. All other values in this table are averages based on NPSAS student sample data

Source: NYSED, Bureau of Postsecondary Research and Information Systems,
NYS Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

COSTS OF ATTENDANCE

Operational Definition: This variable represents annual expenses for full-time, full-year financially dependent undergraduates. It includes: tuition and required annual fees; room and board for on-campus housing; or room and board for off-campus housing; or a room and board allowance for living at home; and miscellaneous expenses for books, supplies, transportation and personal items. This variable was constructed from HEDS and from aggregate NPSAS sample data in order to reduce inconsistencies and incompleteness in the cost of attendance data collected from financial aid record abstracts and student questionnaires in the New York sample.

Variable Construction:

Step 1. Tuition and required fees were assumed to be equal to the tuition and required fees reported by each respondent's institution to SED's Higher Education Data System (HEDS) for 1986-87. In-state and out-of-state charges were applied to each student case based on Item Q16 in the student survey file.

Step 2. For students residing in on-campus housing, institution-reported room and board charges from HEDS were used. Students residing off-campus but not with parents were assigned one of eight values for room and board, depending on the geographic location of their institution. Each value was the average off-campus housing cost in the sample for one of eight geographic regions in New York. These averages were computed from Item 28B which was part of the Pell budget computation on the financial aid record abstract. Another eight room and board averages for students living with parents were computed in a similar fashion and assigned to appropriate cases. Regional averages assigned as room and board charges are shown in Table B.12.

Step 3. Twenty-four averages were computed to represent the miscellaneous expenses of books, supplies, transportation and personal items for students in eight geographic regions and three types of housing. These averages were based on Item 28C on the financial aid record abstract. Values used for miscellaneous expenses are also shown in Table B.12.

VI. ITEM RESPONSE RATES

Item response rates for constructed demographic variables on the student analysis file were consistently high, as shown in Table B.13. Because the analysis file includes only those students who responded to the student questionnaire, these high item response rates should be multiplied by the overall estimated response rates to obtain overall item response rates for the entire sample.

Unfortunately, response rates on the analysis file for most items measuring student

Table B.13
Weighted item response rates of undergraduates in the New York usable sample on demographic and attendance variables by institutional category

Institutional Categories	Gender	Age	Race/ Ethnicity	Marital Status	Attendance Status	Dependency Status	Housing Status
NYS, Total	100.0%	99.8%	98.7%	100.0%	98.5%	99.8%	100.0%
NYS, Degree-Granting	100.0%	99.8%	98.7%	100.0%	98.9%	99.7%	100.0%
SUNY							
Graduate only	--	--	--	--	--	--	--
Four-year or more	100.0%	99.9%	98.9%	100.0%	99.2%	100.0%	100.0%
Two-year	100.0%	100.0%	98.6%	100.0%	99.2%	99.5%	100.0%
CUNY							
Graduate only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Four-year or more	100.0%	99.4%	96.5%	100.0%	100.0%	98.9%	100.0%
Two-year	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Independent							
Graduate only	100.0%	100.0%	100.0%	100.0%	95.7%	100.0%	100.0%
Four-year or more	100.0%	99.8%	99.2%	100.0%	98.5%	99.9%	99.9%
Two-year	100.0%	100.0%	99.3%	100.0%	98.0%	100.0%	100.0%
Degree Proprietary							
Graduate only	--	--	--	--	--	--	--
Four-year or more	100.0%	100.0%	95.0%	100.0%	100.0%	100.0%	100.0%
Two-year	100.0%	100.0%	99.6%	100.0%	96.5%	100.0%	100.0%
Non-Degree Institutions	100.0%	99.8%	98.4%	100.0%	90.3%	100.0%	100.0%

SOURCE: NYSED, Bureau of Postsecondary Reserach and Information Systems,
New York Supplement of the 1987 National Postsecondary Student Aid Study
10-May-89

Table B.14
Unweighted response rates on income variables for all students in the New York State usable sample by student dependency status

Income Measures	Response Rates
All students (from student questionnaire)	
Student (spouse) 1985 IRS adjusted gross income	32.4%
Student (spouse) 1985 IRS taxable income	32.4%
Student (spouse) 1985 IRS nontaxable income	32.1%
Parental income range in unspecified year	92.2%
Financially dependent students (from financial aid records)	
Parental 1985 IRS adjusted gross income	79.9%
Father's 1985 wages	64.8%
Mother's 1985 wages	66.7%
Parental 1985 total untaxed income and benefits	72.1%
Parental expected 1986 total taxable and nontaxable income	60.7%
Student (spouse) 1985 IRS adjusted gross income	67.1%
Student (spouse) 1985 total untaxed income and benefits	62.6%
Student (spouse) expected 1986 untaxed income and benefits	54.0%
Student (spouse) expected summer income	62.2%
Student (spouse) expected academic year income	58.5%
Financially independent students (from financial aid records)	
Student (spouse) 1985 IRS adjusted gross income	58.3%
Student 1985 wages	50.7%
Spouse 1985 wages	43.0%
Student (spouse) 1985 untaxed income and benefits	53.6%
Student (spouse) expected 1986 untaxed income and benefits	44.3%
Student (spouse) expected summer income	48.9%

NOTES: Response rates based only on those cases expected to respond.
Dependency status defined according to federal criteria in academic year 1986-87.

SOURCE: NYSED, Bureau of Postsecondary Reserach and Information Systems
New York Supplement of the 1987 National Postsecondary Student Aid Study
05/10/89

and family income were low. Table B.14 shows response rates for all 20 items measuring income on both the student questionnaire and the financial aid record abstract. These rates represent only those cases for which responses were expected. For example, students who did not submit income data because they did not apply for aid and financially independent aid recipients who were not expected to report parental income for need analysis were selectively excluded from the response rate calculations. Statewide response rates for income items ranged from a low of 43.0 percent to a high of 79.9 percent for financial aid record variables and from a low of 32.1 percent to a high of 92.2 percent for student questionnaire variables.

89-8666
039000